



**US Army Corps of Engineers
New Orleans District**

FINAL REPORT

DEPTH-DAMAGE RELATIONSHIPS FOR STRUCTURES, CONTENTS, AND VEHICLES AND CONTENT-TO-STRUCTURE VALUE RATIOS (CSV) IN SUPPORT OF THE DONALDSONVILLE TO THE GULF, LOUISIANA, FEASIBILITY STUDY

Prepared for

**U.S. Army Corps of Engineers
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Depth-Damage Relationships for Structures, Contents, and Vehicles and Content-To-Structure Value Ratios (CSV) in Support of the Donaldsonville to the Gulf, Louisiana, Feasibility Study

Prepared for



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DEPTH-DAMAGE RELATIONSHIPS



I. INTRODUCTION

This report presents the results of a study conducted by G.E.C., Inc. (Gulf Engineers & Consultants, Inc.) for the New Orleans District (NOD), U.S. Army Corps of Engineers (USACE), concerning depth-damage relationships for structures, contents, and vehicles and content-to-structure value ratios for residential and nonresidential structures in an eight-parish study area, including portions of Ascension, Assumption, Jefferson, Lafourche, Plaquemines, St. Charles, St. James, and St. John the Baptist parishes, Louisiana. These relationships and ratios, which are based on typical residential and commercial structures found in the parishes, will be used as a basis for damage calculations in ongoing and future flood control and hurricane protection studies.

Recurrent flooding in Southern Louisiana has led Congress to authorize the NOD to conduct numerous flood damage reduction studies. A number of these studies are large in scope because they encompass densely populated urban areas. Others are of smaller scale, addressing problems associated with local or rural flooding. Regardless of scale, accurate estimates of damages to residential and commercial structures and their contents are essential in establishing the feasibility and optimal choice of engineering plans designed to alleviate the effects of flooding. The relationship between the depth of flooding and the severity of damage to structures and their contents is an integral part of the methodology used to estimate the economic benefits associated with floodplain modifications.

Four relationships that are necessary to estimate flood damages are depth-damage for structures, depth-damage for contents, depth-damage for vehicles, and content-to-structure value ratio (CSV). The depth-damage relationships are formulated as curves and described mathematically. They define the relationship between the depth of flooding and the percent of damage that occurs to structures and contents. Depth refers to the depth of flooding above or below the first floor of the structure. The percent damage to structure refers to the percent of the total depreciated replacement cost of the structure that is damaged. In the derivation of depth-damage curves, depth of flooding is a given quantity and is expressed in one-half foot increments over the range from -1.0 to +2.0 feet and in one foot increments over the range from 2.0 to 15.0 feet. The damages to structures and contents are displayed as percentages. The CSV is expressed as a ratio of two values: the depreciated replacement cost of contents and the depreciated replacement cost of the structure.

The objective of this study was to develop depth-damage relationships and CSV for an array of residential and commercial structure and content types. Residential structures were divided into one-story on pier, one-story on slab, two-story on pier, two-story on slab, and mobile home categories. Commercial structure types were categorized as metal frame walls, masonry bearing walls, and wood or steel frame walls. Residential contents were evaluated as one-story, two-story, or mobile home. Commercial content categories included the following types: eating and recreation, groceries and gas stations, multi-family residences, repair and home use, retail and personal services, professional businesses, public and semi-public, and warehouse and contractor services.

Depth-damage relationships were formulated for each structure type, for each content type, and for the following hydrologic conditions: (1) riverine or rainfall flooding - short duration (one day or less) freshwater; (2) riverine or rainfall flooding - long duration (two to three days) freshwater; (3) hurricane flooding - short duration (one day) saltwater; (4) hurricane flooding - long duration

(one week) saltwater. These conditions assume that there are no effects attributable to wind or current and that the structure does not lift from its foundation.

Homeowner and business operator interviews, along with input from experts in the fields of construction, repair and restoration, and insurance claims adjustment, were the primary sources of data used to develop depth-damage relationships for this study. Homeowners and business owners/operators were interviewed. Surveyed residences were videotaped to assist the experts in developing damage estimates, and the homeowner was interviewed to attain a complete inventory of contents and an estimate of structure value. Interviews with commercial operators resulted in owner/operator estimates of damages that would occur to contents and structure at various flooding levels, as well as a total value for contents and structure. Marshall & Swift Valuation Service estimates of structure value were also generated from survey data to compare to the interview estimates. Local experts were also consulted to provide expert opinion estimates of content and structure values for typical cases as well as damages that would occur at various depths of flooding.

II. OVERVIEW OF STUDY RESULTS

The main focus of this study was to develop freshwater and saltwater (long and short duration) depth-damage relationships and content-to-structure value ratios based on expert opinion estimates. Homeowner and commercial interviews were used to assist the experts with their estimates. Tables 1 and 2 present an overview of residential structure depth-damage relationships developed by the experts for the four hydrologic conditions. Table 3 shows expert estimates for commercial structure depth-damage relationships.

Table 4 shows the freshwater and saltwater (long and short duration) depth-damage estimates and CSVr for residential contents based on homeowner interviews and expert opinion estimates. Estimates based on owner/operator interviews and expert assumptions were used to develop the depth-damage and CSVr for non-residential contents presented in Table 5 for freshwater and saltwater flooding. Vehicle depth-damage estimates based on operator interviews are presented in Table 6.

The tables in this overview provide a summary of the study results. Detailed methodologies related to the formulation of depth-damage relationships and CSVr from both interviews and experts are included in subsequent sections of this report.

Table 1. Freshwater Depth-Damage Relationships for Residential Structures, Expert Panel Estimates

Flood Depth (ft)	Percent Damaged									
	One-Story on Pier		One-Story on Slab		Two-Story on Pier		Two-Story on Slab		Mobile Home	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	1.6	1.6	0.0	0.0	1.7	1.5	0.0	0.0	7.3	9.2
-0.5	2.6	2.7	1.0	1.0	2.5	2.4	0.0	0.0	11.2	11.2
0.0	17.5	19.8	9.9	9.8	8.1	8.7	5.5	5.6	32.2	34.5
0.5	41.0	47.1	27.1	31.1	20.5	22.6	18.1	18.5	48.5	59.1
1.0	47.3	53.8	32.4	36.7	25.6	27.5	23.1	24.4	54.0	60.8
1.5	49.8	56.1	34.0	40.4	27.1	29.2	23.8	25.2	56.1	63.0
2.0	51.9	58.5	37.4	43.1	29.7	32.9	26.8	28.4	58.9	65.3
3.0	57.3	63.7	42.0	48.2	31.5	34.7	29.0	30.7	60.3	67.2
4.0	65.0	71.2	53.9	60.3	38.3	41.7	36.8	38.6	64.3	70.4
5.0	67.4	75.6	58.5	64.7	40.5	44.2	39.4	40.8	67.5	73.4
6.0	70.4	78.8	60.9	67.1	41.3	45.2	40.0	41.4	68.0	73.9
7.0	70.8	79.3	61.3	67.5	41.8	45.8	40.3	41.7	69.0	75.1
8.0	75.1	83.3	65.9	71.9	43.5	47.8	43.3	44.5	80.0	87.3
9.0	78.5	87.1	71.3	78.2	54.8	60.9	52.5	54.2	81.7	88.1
10.0	78.9	87.4	72.1	78.9	56.9	62.9	54.6	56.1	82.8	89.2
11.0	79.1	87.8	72.2	79.0	58.3	64.3	55.4	57.1	82.8	89.2
12.0	79.3	87.9	72.2	79.0	59.6	65.8	57.2	58.8	82.8	89.2
13.0	79.4	88.2	72.6	79.5	62.2	68.3	59.2	60.7	82.8	89.2
14.0	79.6	88.3	72.6	79.5	63.2	69.6	59.2	60.7	82.8	89.2
15.0	79.8	88.5	72.6	79.5	63.7	70.4	59.3	60.8	82.8	89.2

Source: G.E.C., Inc.

Table 2. Saltwater Depth-Damage Relationships for Residential Structures, Expert Panel Estimates

Flood Depth (ft)	Percent Damaged									
	One-Story on Pier		One-Story on Slab		Two-Story on Pier		Two-Story on Slab		Mobile Home	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	1.6	1.7	0.0	0.0	1.7	1.5	0.0	0.0	7.3	10.3
-0.5	2.6	2.7	1.0	1.0	2.5	2.4	0.0	0.0	11.2	12.3
0.0	17.5	27.6	9.9	9.8	8.1	8.3	5.5	5.9	32.2	34.5
0.5	41.0	47.1	27.1	31.1	20.5	23.1	18.1	19.1	48.5	62.3
1.0	47.3	54.1	32.4	37.7	25.6	28.7	23.1	25.3	54.0	64.1
1.5	49.8	56.4	34.0	41.4	27.1	31.5	23.8	26.0	56.1	66.2
2.0	51.9	58.7	37.4	44.6	29.7	34.2	26.8	30.1	58.9	68.9
3.0	57.3	63.8	42.0	50.0	31.5	35.8	29.0	32.1	60.3	71.6
4.0	65.0	72.2	53.9	62.3	38.3	43.3	36.8	43.0	64.3	74.7
5.0	67.4	77.4	58.5	67.0	40.5	46.5	39.4	46.9	67.5	79.8
6.0	70.4	79.9	60.9	69.4	41.3	47.4	40.0	47.5	68.0	80.4
7.0	70.8	80.3	61.3	69.8	41.8	47.7	40.3	47.6	69.0	81.7
8.0	75.1	84.4	65.9	74.9	43.5	50.1	43.3	52.0	80.0	94.0
9.0	78.5	87.9	71.3	80.7	54.8	63.6	52.5	61.9	81.7	94.3
10.0	78.9	88.6	72.1	81.4	56.9	65.6	54.6	64.3	82.8	95.4
11.0	79.1	88.9	72.2	81.5	58.3	67.0	55.4	65.7	82.8	95.4
12.0	79.3	89.0	72.2	81.5	59.6	69.3	57.2	67.6	82.8	95.4
13.0	79.4	89.3	72.6	82.0	62.2	72.1	59.2	69.6	82.8	95.4
14.0	79.6	89.4	72.6	82.0	63.2	73.3	59.2	69.6	82.8	95.4
15.0	79.8	89.6	72.6	82.0	63.7	73.9	59.3	70.4	82.8	95.4

Source: G.E.C., Inc.

Table 3. Freshwater and Saltwater Depth-Damage Relationships for Commercial Structures, Expert Panel Estimates

Flood Depth (ft)	Percent Damaged											
	Metal Frame				Masonry Bearing				Wood or Steel Frame			
	Freshwater		Saltwater		Freshwater		Saltwater		Freshwater		Saltwater	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.5	0.6	0.5	0.6	0.0	0.0	0.0	0.0
0.0	3.9	3.9	3.9	4.1	0.5	0.6	0.5	0.6	0.0	0.0	0.0	0.0
0.5	15.2	15.9	15.2	16.6	13.1	13.6	13.1	14.3	27.1	27.3	27.1	28.1
1.0	17.3	18.1	17.3	18.9	16.7	17.6	16.7	18.6	31.6	31.8	31.6	32.8
1.5	19.0	20.1	19.0	21.2	19.3	20.3	19.3	21.4	34.0	34.4	34.0	35.2
2.0	22.1	23.2	22.1	24.5	21.1	22.3	21.1	23.5	36.3	36.8	36.3	37.9
3.0	24.4	25.6	24.4	27.1	23.4	24.8	23.4	26.2	37.8	38.4	37.8	39.7
4.0	31.2	33.5	31.2	35.4	27.5	29.2	27.5	30.9	44.9	45.6	44.9	47.2
5.0	31.9	34.2	31.9	36.3	28.0	29.5	28.0	31.3	47.1	48.0	47.1	49.7
6.0	32.2	34.7	32.2	36.9	30.0	31.6	30.0	33.0	49.3	50.2	49.3	52.0
7.0	32.8	35.7	32.8	38.0	31.6	33.2	31.6	34.6	51.7	52.7	51.7	54.6
8.0	42.5	46.2	42.5	49.1	39.2	41.7	39.2	43.6	58.6	59.7	58.6	61.7
9.0	44.6	48.3	44.6	51.4	46.1	48.6	46.1	51.0	61.0	62.6	61.0	64.9
10.0	45.8	49.5	45.8	52.9	48.8	51.4	48.8	54.1	63.5	65.3	63.5	67.8
11.0	46.6	50.8	46.6	54.2	51.0	54.0	51.0	56.8	63.6	65.5	63.6	68.0
12.0	46.9	51.1	46.9	54.7	53.6	56.8	53.6	60.1	65.3	67.2	65.3	70.3
13.0	46.9	51.2	46.9	54.8	54.0	57.0	54.0	60.4	65.3	67.3	65.3	70.4
14.0	47.3	51.6	47.3	55.4	55.3	58.3	55.3	61.6	65.4	67.5	65.4	70.6
15.0	47.3	51.7	47.3	55.5	55.4	58.4	55.4	61.8	65.6	67.8	65.6	70.9

Source: G.E.C., Inc.

**Table 4. Homeowner Interviews and Expert Opinion
Estimates, Freshwater and Saltwater Depth-Damage Relationships
and CSV for Residential Contents**

Flood Depth (ft)	Percent Damaged											
	One-Story				Two-Story				Mobile Home			
	Freshwater		Saltwater		Freshwater		Saltwater		Freshwater		Saltwater	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
-0.5	0.0	0.0	0.0	0.0	0.7	0.7	0.7	0.7	0.0	0.0	0.0	0.0
0.0	9.1	34.9	9.1	34.9	8.4	21.6	8.4	21.6	0.1	0.1	0.1	0.1
0.5	22.6	46.7	22.6	46.7	16.8	25.2	16.8	25.2	15.0	15.0	15.0	15.0
1.0	29.3	48.3	29.3	48.3	24.2	31.2	24.2	31.2	30.1	30.1	30.1	30.1
1.5	34.8	50.2	34.8	50.2	28.5	35.2	28.5	35.2	45.6	45.6	45.6	45.6
2.0	45.9	56.7	45.9	56.7	35.1	38.4	35.1	38.4	58.8	58.8	58.8	58.8
3.0	58.5	67.4	58.5	67.4	44.3	46.3	44.3	46.3	69.2	69.2	69.2	69.2
4.0	69.3	76.2	69.3	76.2	50.0	51.4	50.0	51.4	78.3	78.3	78.3	78.3
5.0	74.0	80.8	74.0	80.8	55.3	56.7	55.3	56.7	82.4	82.4	82.4	82.4
6.0	81.2	88.0	81.2	88.0	60.5	61.6	60.5	61.6	84.3	84.3	84.3	84.3
7.0	82.6	88.2	82.6	88.2	61.6	62.7	61.6	62.7	84.4	84.4	84.4	84.4
8.0	83.5	88.9	83.5	88.9	62.3	63.4	62.3	63.4	84.4	84.4	84.4	84.4
9.0	83.8	89.0	83.8	89.0	68.2	69.3	68.2	69.3	84.4	84.4	84.4	84.4
10.0	83.8	89.0	83.8	89.0	68.2	69.3	68.2	69.3	84.4	84.4	84.4	84.4
11.0	83.8	89.0	83.8	89.0	72.2	73.2	72.2	73.2	84.4	84.4	84.4	84.4
12.0	83.8	89.0	83.8	89.0	74.6	75.2	74.6	75.2	84.4	84.4	84.4	84.4
13.0	83.8	89.0	83.8	89.0	76.4	77.0	76.4	77.0	84.4	84.4	84.4	84.4
14.0	83.8	89.0	83.8	89.0	77.9	78.2	77.9	78.2	84.4	84.4	84.4	84.4
15.0	83.8	89.0	83.8	89.0	78.6	78.4	78.6	78.4	84.4	84.4	84.4	84.4
CSV1	0.71				0.43				1.39			
CSV2	0.69				0.67				1.12			
CSV3	0.59				0.56				1.25			

Note: CSV1 – based on typical structure and content values as determined by using expert opinion method, and these values were used to develop the depth-damage relationships.

CSV2 – based on average structure and content values from homeowner and commercial operator interviews.

CSV3 – based on homeowner and commercial operator data using risk-based analysis.

Source: G.E.C., Inc.

5. Commercial Operator Interviews and Expert Opinion Estimates, Freshwater and Saltwater Depth-Damage Relationships and CSVR for Non-Residential Contents

Flood Depth (ft)	Percent Damaged															
	Eating and Recreation		Groceries and Gas Stations		Professional Businesses		Public and Semi-Public		Repairs and Home Use		Retail		Warehouse and Contractor Services		Multi-Family Residences	
	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long	Short	Long
-1.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
-0.5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.0	0.00	0.00	0.12	0.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.5	0.31	0.16	0.31	0.87	0.11	0.26	0.01	0.09	0.17	0.33	0.55	0.50	0.08	0.16	0.15	0.10
1.0	0.34	0.57	0.42	0.88	0.15	0.31	0.02	0.12	0.24	0.34	0.66	0.66	0.12	0.19	0.20	0.30
1.5	0.60	0.73	0.74	0.88	0.19	0.35	0.02	0.14	0.33	0.34	0.77	0.66	0.16	0.19	0.22	0.30
2.0	0.65	0.96	0.92	0.90	0.23	0.38	0.02	0.17	0.34	0.64	0.88	0.74	0.19	0.27	0.28	0.30
3.0	0.84	0.98	1.00	1.00	0.68	0.68	0.90	0.90	0.64	0.66	0.90	0.80	0.27	0.34	0.45	0.30
4.0	0.91	1.00	1.00	1.00	0.87	0.87	1.00	1.00	0.66	0.68	0.92	0.85	0.34	0.42	0.49	0.60
5.0	0.93	1.00	1.00	1.00	0.87	0.87	1.00	1.00	0.68	0.73	0.94	0.91	0.42	0.49	0.49	0.80
6.0	0.93	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.73	0.76	1.00	0.91	0.49	0.56	0.49	0.80
7.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.91	0.56	0.64	0.49	0.80
8.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.91	0.64	0.71	0.49	1.00
9.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.71	0.75	0.49	1.00
10.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.64	1.00
11.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.71	1.00
12.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.93	1.00
13.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.98	1.00
14.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.98	1.00
15.0	0.96	1.00	1.00	1.00	0.99	0.99	1.00	1.00	0.76	0.76	1.00	0.93	0.75	0.75	0.98	1.00
CSV1	0.83		3.97		0.44		0.79		0.74		3.67		2.56		0.27	
CSV2	0.70		1.58		0.43		0.14		1.22		1.29		0.85		0.14	
CSV3	0.55		1.14		0.45		0.10		1.08		1.26		0.62		0.12	

Note: CSV1 – based on typical structure and content values as determined by using expert opinion method, and these values were used to develop the depth-damage relationships.

CSV2 – based on average structure and content values from homeowner and commercial operator interviews.

CSV3 – based on homeowner and commercial operator data using risk-based analysis.

Source: G.E.C., Inc.

Table 6. Depth-Damage Relationships for Vehicles

Vehicle Type	Market Value	Flood Depth (feet above road surface)									
		0.5		1.0		1.5		2.0		3.0	
Sub-Compact	\$12,000	0.0	0.0	9.0	14.0	20.0	27.0	35.0	50.0	100.0	100.0
Compact	\$16,000	0.0	0.0	5.0	9.0	15.0	19.0	20.0	25.0	100.0	100.0
Mid-Size	\$22,000	0.0	0.0	4.0	8.0	13.0	17.0	18.0	21.0	100.0	100.0
Large	\$31,000	0.0	0.0	3.0	5.0	11.0	16.0	17.0	19.0	100.0	100.0
Pick-Up Trucks/SUV	\$26,000	0.0	0.0	2.0	4.0	10.0	15.0	15.0	18.0	100.0	100.0

Source: G.E.C., Inc.

III. STRUCTURE DEPTH-DAMAGE RELATIONSHIPS BASED ON EXPERT OPINION

A. EXPERT OPINION

Local building or construction, repair and restoration, and insurance experts were the primary source for obtaining depth-damage relationships and CSVs used in this study, based on the "Expert Opinion" method described in the *Handbook of Forecasting Techniques* (IWR Contract Report 75-7, December 1975) and *Handbook of Forecasting Techniques, Part II, Description of 31 Techniques* (Supplement to IWR Contract Report 75-7, August 1977). Although the development of depth-damage curves and CSVs are not strictly forecasting exercises, the expert opinion method is well-suited to the preparation of these types of data.

To obtain depth-damage estimates from knowledgeable individuals in the study area, a list of potential experts was developed through various references and through the Yellow Pages for the eight-parish area. The study effort required structural damage experts from several different fields. The following experts were consulted:

Doug Songy -- Mr. Songy is conducting business as Doug's Construction Company, which is located in Luling, Louisiana. He has been constructing residential and commercial buildings and constructing administrative buildings for industrial clients for over 25 years. His more recent primary concentration has been on single-family and apartment remodeling and new construction. He acquired extensive experience in repairing flooded residential structures following severe flooding in May 1995. He acquired experience with the effects of saltwater flooding and exposure to salt-laden air while repairing structures at Grand Isle, Cocodrie, and Montegut.

Leon Duncan -- Mr. Duncan has over 35 years of experience in general insurance appraising/adjusting and related work. He has surveyed damages resulting from floods, ice, and hurricanes for residential and commercial structures, as well as automobiles, trucks, heavy equipment, and other properties. As owner of Certified Appraisal Service, he has been a self-employed independent appraiser and has held fulltime positions as an appraiser/adjuster with GAB Robins and Varnado Adjusting Service. He also has extensive experience as a shop owner and shop manager for various automotive and heavy equipment repair facilities.

W.J. "Jimmy" Palmisano -- Mr. Palmisano operates his own licensed construction firm operating out of River Ridge, Louisiana. He has over 25 years of experience in new construction and remodeling of residential and light commercial buildings on the east-bank and west-bank areas of the Greater New Orleans region.

Roger McChargue and **Corey Dupre** -- Mr. Roger McChargue is the owner and general manager of Roger McChargue Construction (RMC), located in Gray, Louisiana. RMC provides Design-Build, General Contractor, and Construction Management services. Mr. McChargue is a licensed General Contractor with over 35 years of experience in the construction of residential, commercial, and industrial buildings for private, municipal, and federal clients in south Louisiana, Texas, California, and the southern United States. The main focus of RMC is commercial and light industrial construction, but it also constructs custom residential homes. Mr. McChargue conducts cost estimates and performs construction management for all projects.

Mr. Dupre currently and for the past six years has served as project manager/estimator/on-site superintendent for RMC on residential, commercial, and industrial construction projects. His experience over the past 14 years includes residential construction and renovation and lead carpenter/superintendent with construction companies performing work for Universal Studios and Walt Disney World, Orlando, Florida.

Chuck Wineinger and **Don Kotter** of Paul Davis Restoration of Greater New Orleans jointly prepared the estimates of structure damage. Mr. Wineinger, the General Manager of the New Orleans area franchise/office, has been in the restoration business for nine years. Prior to that time, he worked for 10 years in general construction on residential, commercial, and light industrial structures.

Mr. Kotter began working in restoration with the flood of 1995. He was employed by FEMA and various insurance companies as a damage surveyor/appraiser. His previous experience was in construction. In the last two years he has written over \$15 million in estimates for fire and water damage for residential and commercial clients.

Teddy Trosclair -- Mr. Trosclair is a partner and General Manager of Lab-a-Daux Home Improvements located in Thibodeaux, Louisiana. The business is primarily concerned with making additions to and remodeling existing residential structures. Experience with damages from flooding was gained through extensive repair and renovation of structures flooded in the 1995 event.

Ed Burdick -- Mr. Burdick is a national and international general adjuster with particular expertise in commercial and industrial claims. He works out of the Metairie, Louisiana, office of GAB-Robins. With over 25-plus years performing insurance appraisal/adjusting, he is knowledgeable in surveying damages caused by flood, fire, and other mishaps for residential, commercial, industrial, and heavy equipment.

B. MEETINGS WITH EXPERTS

The meetings with experts included the development of structural depth-damage relationships for one-story on pier, one-story on slab, two-story on pier, two-story on slab residences, mobile homes, metal frame, masonry bearing walls, and wood or steel frame commercial construction.

The experts were asked to determine depth-damage relationships for typical structures in the Donaldsonville to the Gulf study area. The depth-damage relationship is the expected amount of damage in dollars, or as a percentage of total value, for each foot of flooding above or below the first floor of a structure. These percentages were estimated for four different flood scenarios: (1) rainfall flooding, short duration of one-day freshwater; (2) rainfall flooding, long duration of two to three days freshwater; (3) hurricane flooding, short duration of one-day saltwater; (4) hurricane flooding, long duration of one-week saltwater. Based on limited field surveys and the experience of the members of the panel, typical structures were defined for each residential and commercial structure category. Each typical structure was assigned a replacement cost based on its new construction value.

For each of the structure categories, the experts developed depth-damage estimates by evaluating the damage to each component of the structure. The component damage was defined as the cost to repair or replace the item. If it was feasible to repair the item, the repair cost was used. For components that could not be repaired, the replacement cost was used.

Based on their experience, the experts made judgments as to how and at what depth each component of the structure would be damaged by flood waters. A list of these assumptions for structure damages is provided in Appendix A. After each component in the structure was analyzed, the total damages at each increment of flooding were summed and shown as a percentage of the total replacement cost of the structure.

Itemized depth-damages for all structure categories were estimated for the freshwater short and long duration conditions. From these resulting depth-damage curves, a minimum and maximum percent damage was determined by the experts for each structure category. These variations from the most likely estimate were usually determined to be a percent change above or below the total itemized damage. Saltwater short and long duration depth-damage curves were also determined as a percent adjustment from the freshwater curves, including the most likely, minimum, and maximum percent damage values. Expert comments and assumptions about saltwater damage and long duration flooding damages appear in Appendix B.

C. RESIDENTIAL STRUCTURES

The experts were provided preliminary descriptions of each residential structure category prior to developing their estimates. These descriptions were determined from limited field surveys throughout the study area and were intended as a basis for the experts to estimate typical characteristics for each category. The experts were also shown video of surveyed residential structures. Descriptions of each type of structure included quality of construction, condition, age, square footage, and depreciated structure value. The experts discussed each category and determined, on the basis of their experience in the study area, that the typical size for each category provided by the field survey needed to be adjusted. The experts then estimated a new construction cost per square foot for each type of home. From this total structure value, the experts developed a list of structural items, with an estimated construction value, comprising the typical structure for each category. The resulting itemized structure values were used in developing depth-damage relationships for each residential category. Table 7 shows the square footage and total structure value as determined by the experts for each residential structure type.

Table 7. Typical Residential Structure Size and Value

Residential Category	Square Footage	New Construction Value
One-Story on Pier	1,250	\$ 92,654
One-Story on Slab	1,650	\$ 108,705
Two-Story on Pier	2,400	\$ 175,369
Two-Story on Slab	2,700	\$ 201,564
Mobile Home	1,064	\$ 31,428

Source: G.E.C., Inc.

The first structure category considered by the experts was a 1,250 square foot, one story pier residence. Tables 8 through 10 provide depth-of-flooding vs. percent damage estimates for short and long duration freshwater and saltwater flooding developed by the experts considering itemized damage to the structure.

The next structure category discussed was one-story on slab residence. The expert depth-damage estimates for this structure type for saltwater and freshwater, short and long duration, are shown in tables 11 through 13.

The third structure category considered was a two-story on pier residence. For this structure type, depth-damage estimates for saltwater and freshwater long and short duration are presented in tables 14 through 16 developed by the experts considering itemized damage to the structure.

The fourth structure category discussed was a two-story on slab residence. The depth-damage estimates for this structure type for saltwater and freshwater long and short duration developed by the experts considering itemized damage to the structure are provided in tables 17 through 19.

The mobile home structure category was also considered. Depth-damage estimates for mobile home structures for saltwater and freshwater long and short duration are provided in tables 19 through 22 as developed by the experts considering itemized damage to mobile home structures.

For tables 8 through 22, damages that reach the total value of the item or component are highlighted in yellow. Associated repair or clean-up costs estimates are included at the bottom of each table.

D. COMMERCIAL STRUCTURES

Three commercial structure categories were considered by the experts, who were provided preliminary descriptions and shown survey photos of each commercial structure category prior to developing estimates. These descriptions were determined from limited field surveys throughout the study area and were intended as a basis for the experts to estimate typical characteristics for each category. Descriptions of each type of structure included typical occupancy, quality of construction, shape, number of stories, story height, age, square footage, and depreciated structure value. The experts discussed each category and determined a new construction or replacement value for each category based on their experience in the study area. They generally agreed with the typical occupancy for each construction type provided by the field surveys and developed the size, new construction cost per square foot, and structural component list with values for each type of commercial structure. The resulting total structure values used in developing depth-damage relationships for each commercial structure category are presented in Table 23.

The first commercial structure category considered by the experts was a 10,500 square foot, metal frame commercial structure with 50 percent of the floor area assumed to be finished office area and 50 percent assumed to be storage area. This type of structure could be built new in the study area, not including the price of land, for approximately \$507,686 according to the experts. For this structure type, the depth-of-flooding vs. percent damage estimates for saltwater and freshwater long and short duration developed by the experts considering itemized damage to the structure are presented in tables 24 through 26.

**Table 8. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value(\$)																			
Heat and Cool Units/Ducts	4.4%	4,100	4,564	857	1,571	1,571	1,628	1,721	1,864	2,421	2,914	3,200	3,200	3,200	3,200	4,564	4,564	4,564	4,564	4,564	4,564	4,564	
Floor Insulation	1.6%	1,460	1,511	617	810	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	
Wood Subfloor	3.1%	2,913	3,070	0	0	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	3,070	
Bottom Cabinets	1.9%	1,749	1,824	0	0	413	1,266	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	
Plumbing Fixtures	3.6%	3,314	1,637	0	0	86	309	523	866	951	951	1,551	1,637	1,637	1,637	1,637	1,637	1,637	1,637	1,637	1,637	1,637	
Tile	0.8%	731	667	0	0	171	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	667	
Paint/Wallpaper (Interior)	4.4%	4,093	4,093	0	0	643	2,886	3,957	3,957	3,957	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	
Doors/Trim	3.5%	3,286	3,414	0	0	514	2,250	2,464	2,679	3,129	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	
Sheetrock/(Walls)	5.0%	4,614	4,917	0	0	321	2,498	2,641	2,641	2,801	3,101	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	
Wall Insulation	1.8%	1,657	1,729	0	0	129	554	746	746	800	907	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	
Base Molding	1.1%	1,027	1,091	0	0	349	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	
Built-in Appliances	1.5%	1,389	1,467	0	0	203	453	1,149	1,363	1,363	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	
Electrical and Lighting/Panel	5.6%	5,143	4,879	0	0	71	543	543	1,464	1,464	1,786	2,693	3,107	4,007	4,314	4,643	4,879	4,879	4,879	4,879	4,879	4,879	
Counter Tops	0.9%	814	864	0	0	107	214	214	214	214	864	864	864	864	864	864	864	864	864	864	864	864	
Wall Cabinets	1.3%	1,181	1,039	0	0	161	321	321	321	321	482	482	1,039	1,039	1,039	1,039	1,039	1,039	1,039	1,039	1,039	1,039	
Windows/Trim	4.1%	3,821	2,839	0	0	0	0	0	161	718	1,018	1,018	2,104	2,796	2,796	2,839	2,839	2,839	2,839	2,839	2,839	2,839	
Ceiling Insulation/Trim	3.1%	2,914	3,029	0	0	0	0	0	0	0	0	143	143	143	143	3,029	3,029	3,029	3,029	3,029	3,029	3,029	
Roof	2.1%	1,928	1,360	0	0	0	0	0	0	0	0	0	0	0	0	528	992	1,063	1,217	1,217	1,288	1,360	
Exterior Wall/Siding	12.6%	11,650	4,493	0	0	0	106	2,562	2,725	2,831	2,936	3,185	3,291	3,397	3,503	3,609	3,714	3,963	4,069	4,175	4,281	4,387	
Piers/Foundation	5.5%	5,069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Structural Frame	17.6%	16,321	421	0	0	0	171	279	421	421	421	421	421	421	421	421	421	421	421	421	421	421	
Wood Floor	14.5%	13,479	13,861	0	0	4,500	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	
Total Value	100.0%	92,654	62,770	1,474	2,381	13,821	33,401	39,146	41,448	43,418	46,381	51,203	53,452	55,150	55,563	59,454	61,624	61,944	62,204	62,310	62,487	62,593	
				Associated Repair or Clean-up Costs																			
Permits			628	15	24	129	311	395	414	434	457	501	530	552	556	586	616	619	622	623	625	626	
Dehumidifiers			2,500	0	0	0	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	
Emergency Service			4,500	0	0	2,250	2,250	2,250	2,250	2,250	2,250	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	
Industrial Hygienist			500	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	
Sanitize/Mold Remediation			3,000	0	0	0	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	
Total Damages			73,898	1,489	2,405	16,200	37,962	43,791	46,112	48,102	53,089	60,204	62,482	65,202	65,619	69,539	72,740	73,064	73,326	73,433	73,612	73,718	
Damage/New Value			79.8	1.6	2.6	17.5	41.0	47.3	49.8	51.9	57.3	65.0	67.4	70.4	70.8	75.1	78.5	78.9	79.1	79.3	79.4	79.6	
			Minimum	0.0	1.4	2.6	13.1	41.3	41.3	41.3	49.9	56.6	56.9	58.1	58.1	61.6	65.4	65.4	65.4	65.4	65.4	65.4	
			Most Likely	1.6	2.6	17.5	41.0	47.3	49.8	51.9	57.3	65.0	67.4	70.4	70.8	75.1	78.5	78.9	79.1	79.3	79.4	79.6	
			Maximum	3.6	4.0	11.3	47.3	62.5	63.2	63.2	66.2	74.9	75.6	80.1	80.1	83.7	86.7	86.7	86.7	86.7	86.9	87.7	

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 9. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Long Duration (Freshwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	4.4%	4,100	4,564	857	1,571	1,571	1,771	1,864	1,864	2,421	2,914	3,200	3,200	3,200	3,200	3,200	4,564	4,564	4,564	4,564	4,564	4,564	4,564
Floor Insulation	1.6%	1,460	1,511	617	810	1,303	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511
Wood Subfloor	3.1%	2,913	3,141	0	0	2,470	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141
Bottom Cabinets	1.9%	1,749	1,835	0	0	413	1,266	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835
Plumbing Fixtures	3.6%	3,314	1,957	0	0	129	471	686	1,114	1,200	1,271	1,871	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957
Tile	0.8%	731	774	0	0	86	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774
Paint/Wallpaper (Interior)	4.4%	4,093	4,093	0	0	643	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093
Doors/Trim	3.5%	3,286	3,414	0	0	514	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414
Sheetrock/(Walls)	5.0%	4,614	4,917	0	0	321	2,498	2,641	2,641	2,801	3,101	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917
Wall Insulation	1.8%	1,657	1,729	0	0	129	796	868	868	921	1,029	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729
Base Molding	1.1%	1,027	1,091	0	0	349	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091
Built-in Appliances	1.5%	1,389	1,467	0	0	203	453	1,149	1,363	1,363	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467
Electrical and Lighting/Panel	5.6%	5,143	5,071	0	0	71	614	614	1,607	1,750	2,071	2,886	3,300	4,200	4,507	4,836	5,071	5,071	5,071	5,071	5,071	5,071	5,071
Counter Tops	0.9%	814	864	0	0	107	214	214	214	214	864	864	864	864	864	864	864	864	864	864	864	864	864
Wall Cabinets	1.3%	1,181	1,256	0	0	161	321	321	321	321	482	482	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256
Windows/Trim	4.1%	3,821	2,968	0	0	0	0	0	161	718	1,146	1,146	2,232	2,925	2,925	2,968	2,968	2,968	2,968	2,968	2,968	2,968	2,968
Ceiling Insulation/Trim	3.1%	2,914	3,029	0	0	0	143	143	143	143	143	286	286	286	286	3,029	3,029	3,029	3,029	3,029	3,029	3,029	3,029
Roof	2.1%	1,928	1,774	0	0	0	0	0	0	0	0	0	0	0	0	492	1,253	1,324	1,513	1,513	1,703	1,703	1,774
Exterior Wall/Siding	12.6%	11,650	8,293	0	0	0	1,106	3,919	4,096	4,773	4,879	5,128	6,805	7,197	7,303	7,409	7,514	7,763	7,869	7,975	8,081	8,187	8,293
Piers/Foundation	5.5%	5,069	621	0	107	479	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621	621
Structural Frame	17.6%	16,321	2,557	0	0	0	914	2,414	2,486	2,486	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557	2,557
Wood Floor	14.5%	13,479	13,861	0	0	7,000	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861
Total Value	100.0%	92,654	70,790	1,474	2,488	15,948	39,078	45,177	47,222	49,457	52,270	56,878	60,914	62,899	63,312	67,024	69,490	69,810	70,106	70,212	70,507	70,612	70,790
				Associated Repair or Clean-up Costs																			
Permits			708	15	25	134	344	445	468	490	516	559	605	629	633	661	695	698	701	702	705	706	708
Dehumidifiers			2,500	0	0	0	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Emergency Service			4,500	0	0	2,250	2,250	2,250	2,250	2,250	2,250	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Industrial Hygienist			500	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			3,000	0	0	0	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Total Damages			81,998	1,489	2,513	18,333	43,671	49,873	51,940	54,197	59,036	65,937	70,019	73,028	73,445	77,185	80,685	81,009	81,307	81,414	81,712	81,819	81,998
Damage/New Value			88.5	1.6	2.7	19.8	47.1	53.8	56.1	58.5	63.7	71.2	75.6	78.8	79.3	83.3	87.1	87.4	87.8	87.9	88.2	88.3	88.5
			Minimum	0.0	0.9	3.5	14.8	44.0	46.6	47.3	52.1	61.8	65.1	67.7	70.6	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7
			Most Likely	1.6	2.7	19.8	47.1	53.8	56.1	58.5	63.7	71.2	75.6	78.8	79.3	83.3	87.1	87.4	87.8	87.9	88.2	88.3	88.5
			Maximum	3.6	4.0	41.9	51.2	64.5	65.2	65.2	72.2	75.8	92.5	98.2	98.2	102.3	107.9	107.9	108.2	108.2	109.2	109.2	109.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 10. Expert Opinion Depth-Damage Estimates
for One-Story On Pier Structure, Long Duration (Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	4.4%	4,100	4,564	857	1,571	1,571	1,628	1,864	1,864	2,421	2,914	3,200	3,200	3,200	3,200	3,200	4,243	4,564	4,564	4,564	4,564	4,564	4,564
Floor Insulation	1.6%	1,460	1,511	617	810	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511	1,511
Wood Subfloor	3.1%	2,913	3,141	0	0	2,470	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141
Bottom Cabinets	1.9%	1,749	1,835	0	0	413	1,266	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835	1,835
Plumbing Fixtures	3.6%	3,314	2,157	0	0	129	429	814	1,200	1,286	1,471	2,071	2,157	2,157	2,157	2,157	2,157	2,157	2,157	2,157	2,157	2,157	2,157
Tile	0.8%	731	774	0	0	400	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774	774
Paint/Wallpaper (Interior)	4.4%	4,093	4,093	0	0	643	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093	4,093
Doors/Trim	3.5%	3,286	3,414	0	0	514	3,129	3,129	3,129	3,129	3,129	3,129	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414	3,414
Sheetrock/(Walls)	5.0%	4,614	4,917	0	0	321	2,498	2,641	2,641	2,801	2,801	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917	4,917
Wall Insulation	1.8%	1,657	1,729	0	0	129	796	868	868	921	921	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729	1,729
Base Molding	1.1%	1,027	1,091	0	0	349	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091	1,091
Built-in Appliances	1.5%	1,389	1,467	0	0	203	453	1,149	1,363	1,363	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467
Electrical and Lighting/Panel	5.6%	5,143	5,307	0	0	71	543	543	1,700	1,700	2,021	2,979	3,393	4,293	4,600	5,071	5,307	5,307	5,307	5,307	5,307	5,307	5,307
Counter Tops	0.9%	814	864	0	0	107	214	214	214	214	864	864	864	864	864	864	864	864	864	864	864	864	864
Wall Cabinets	1.3%	1,181	1,256	0	0	161	321	321	321	321	482	482	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256	1,256
Windows/Trim	4.1%	3,821	3,225	0	0	0	0	0	161	718	1,404	1,404	3,225	3,225	3,225	3,225	3,225	3,225	3,225	3,225	3,225	3,225	3,225
Ceiling Insulation/Trim	3.1%	2,914	3,029	0	0	0	143	143	143	143	143	286	286	286	286	3,029	3,029	3,029	3,029	3,029	3,029	3,029	3,029
Roof	2.1%	1,928	1,774	0	0	0	0	0	0	0	0	0	0	0	0	492	1,253	1,324	1,513	1,513	1,703	1,703	1,774
Exterior Wall/Siding	12.6%	11,650	8,293	0	0	0	1,106	3,919	4,096	4,773	4,879	5,128	6,805	7,197	7,303	7,409	7,514	7,763	7,869	7,975	8,081	8,187	8,293
Piers/Foundation	5.5%	5,069	810	107	107	379	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810
Structural Frame	17.6%	16,321	2,729	0	0	0	1,229	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729	2,729
Wood Floor	14.5%	13,479	13,861	0	0	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861	13,861
Total Value	100.0%	92,654	71,843	1,581	2,488	23,232	39,038	45,452	47,547	49,638	52,344	57,788	62,560	63,852	64,265	68,077	70,222	70,863	71,158	71,265	71,559	71,665	71,843
				Associated Repair and Clean-up Costs																			
Permits			716	16	25	133	343	448	471	492	517	564	610	634	638	668	698	706	709	710	713	714	716
Dehumidifiers			2,500	0	0	0	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Emergency Service			4,500	0	0	2,250	2,250	2,250	2,250	2,250	2,250	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Industrial Hygienist			500	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			3,000	0	0	0	1,000	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Total Damages			83,059	1,597	2,513	25,616	43,631	50,150	52,268	54,380	59,111	66,852	71,670	73,986	74,403	78,245	81,420	82,069	82,367	82,474	82,772	82,879	83,059
Damage/New Value			89.6	1.7	2.7	27.6	47.1	54.1	56.4	58.7	63.8	72.2	77.4	79.9	80.3	84.4	87.9	88.6	88.9	89.0	89.3	89.4	89.6
			Minimum	0.0	0.9	3.5	16.0	45.1	47.8	48.4	53.3	61.8	64.3	66.7	69.2	72.2	76.2	76.2	76.2	76.2	76.2	76.2	76.2
			Most Likely	1.7	2.7	27.6	47.1	54.1	56.4	58.7	63.8	72.2	77.4	79.9	80.3	84.4	87.9	88.6	88.9	89.0	89.3	89.4	89.6
			Maximum	3.6	4.0	41.9	50.4	64.5	65.2	69.3	73.2	78.0	92.5	98.2	98.2	102.3	107.9	107.9	108.2	108.2	109.2	109.2	109.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 11. Expert Opinion Depth-Damage Estimates for
One-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	5.1%	5,566	5,780	0	1,080	1,657	2,237	3,066	3,066	3,066	3,209	3,866	3,866	3,866	3,866	4,294	5,780	5,780	5,780	5,780	5,780	5,780	5,780
Bottom Cabinets	2.4%	2,623	2,746	0	0	314	1,874	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746	2,746
Plumbing Fixtures	7.5%	8,131	2,986	0	0	457	1,029	1,243	1,529	1,757	1,900	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986	2,986
Flooring/Carpet/Tile	4.1%	4,500	5,257	0	0	1,800	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257
Paint/Wallpaper (Interior)	4.8%	5,186	5,186	0	0	720	3,309	4,757	4,757	4,757	4,757	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186
Doors/Trim	3.6%	3,934	4,051	0	0	549	2,239	2,739	3,016	3,551	3,551	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051
Sheetrock/(Walls)	6.3%	6,800	7,057	0	0	471	2,343	3,129	3,129	3,757	3,757	5,657	6,629	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057
Wall Insulation	1.9%	2,030	2,124	0	0	137	686	901	901	1,109	1,301	1,850	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124
Base Molding	1.2%	1,269	1,369	0	0	200	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369
Built-in Appliances	1.8%	1,903	1,960	0	0	257	664	1,329	1,543	1,686	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960
Electrical and Lighting/Panel	6.0%	6,541	6,267	0	0	71	243	243	1,000	1,996	2,068	3,322	4,293	4,907	5,358	5,929	6,267	6,267	6,267	6,267	6,267	6,267	6,267
Counter Tops	2.0%	2,151	2,245	0	0	291	583	583	583	583	1,377	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245
Wall Cabinets	2.3%	2,549	2,949	0	0	643	986	986	986	986	986	1,671	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949
Windows/Trim	4.7%	5,074	3,643	0	0	0	0	0	171	386	1,214	2,500	3,557	3,557	3,557	3,643	3,643	3,643	3,643	3,643	3,643	3,643	3,643
Ceiling Insulation & Ductwork	4.3%	4,662	4,948	0	0	0	0	0	0	0	0	0	0	0	0	2,856	4,948	4,948	4,948	4,948	4,948	4,948	4,948
Roof	2.2%	2,379	1,551	0	0	0	0	0	0	0	0	0	0	0	0	0	314	914	1,051	1,051	1,551	1,551	1,551
Exterior Wall/Siding	13.2%	14,314	3,229	0	0	0	429	429	429	1,143	1,143	1,771	2,200	2,714	2,714	3,229	3,229	3,229	3,229	3,229	3,229	3,229	3,229
Slab/Foundation	6.5%	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	18.2%	19,800	679	0	0	143	429	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679	679
Facia/Soffit	2.0%	2,209	1,294	0	0	0	0	0	0	0	0	0	0	0	0	451	1,123	1,294	1,294	1,294	1,294	1,294	1,294
Total Value	100.0%	108,705	65,319	0	1,080	7,711	23,675	29,452	31,158	34,827	37,273	47,115	52,095	53,651	54,103	59,011	63,911	64,682	64,819	64,819	65,319	65,319	65,319
Associated Repair or Clean-up Costs																							
Permits			653	0	11	77	237	295	312	348	373	471	521	537	541	590	639	647	648	648	653	653	653
Dehumidifiers			2,500	0	0	0	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Emergency Service			6,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Industrial Hygienist			500	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,000	0	0	0	1,500	1,500	1,500	1,500	3,000	3,000	3,000	3,000	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Damages			78,972	0	1,091	10,788	29,412	35,247	36,969	40,675	45,646	58,586	63,616	66,188	66,644	71,601	77,550	78,329	78,467	78,467	78,972	78,972	78,972
Damage/New Value			72.6	0.0	1.0	9.9	27.1	32.4	34.0	37.4	42.0	53.9	58.5	60.9	61.3	65.9	71.3	72.1	72.2	72.2	72.6	72.6	72.6
				Minimum	0.0	0.0	0.0	11.1	25.2	27.0	28.5	34.5	42.0	47.5	48.4	48.4	56.3	57.2	57.2	57.2	57.2	57.2	57.2
				Most Likely	0.0	1.0	9.9	27.1	32.4	34.0	37.4	42.0	53.9	58.5	60.9	61.3	65.9	71.3	72.1	72.2	72.2	72.6	72.6
				Maximum	0.0	6.0	41.2	45.5	45.5	45.5	54.6	57.0	75.9	75.9	80.3	80.3	89.1	92.8	96.2	96.2	96.2	96.2	96.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 12. Expert Opinion Depth-Damage Estimates for One-Story On Slab Structure, Long Duration (Freshwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	5.1%	5,566	5,751	0	1,080	1,657	2,237	3,066	3,066	3,066	3,209	3,866	3,866	3,866	3,866	4,294	5,751	5,751	5,751	5,751	5,751	5,751	5,751
Bottom Cabinets	2.4%	2,623	2,760	0	0	314	1,874	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760	2,760
Plumbing Fixtures	7.5%	8,131	3,843	0	0	457	1,243	1,529	1,957	2,043	2,757	3,843	3,843	3,843	3,843	3,843	3,843	3,843	3,843	3,843	3,843	3,843	3,843
Flooring/Carpet/Tile	4.1%	4,500	5,257	0	0	1,800	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257
Paint/Wallpaper (Interior)	4.8%	5,186	5,186	0	0	720	3,309	4,757	4,757	4,757	4,757	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186
Doors/Trim	3.6%	3,934	4,051	0	0	549	2,774	3,274	3,551	3,551	3,551	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051
Sheetrock/(Walls)	6.3%	6,800	7,057	0	0	471	2,343	3,129	3,129	3,757	3,757	5,657	6,629	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057
Wall Insulation	1.9%	2,030	2,124	0	0	137	686	1,043	1,043	1,252	1,444	1,993	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124
Base Molding	1.2%	1,269	1,369	0	0	200	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369
Built-in Appliances	1.8%	1,903	1,960	0	0	257	664	1,329	1,543	1,686	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960
Electrical and Lighting/Panel	6.0%	6,541	6,267	0	0	71	243	243	1,000	1,996	2,068	3,322	4,150	4,764	5,215	5,558	6,267	6,267	6,267	6,267	6,267	6,267	6,267
Counter Tops	2.0%	2,151	2,245	0	0	291	583	583	583	583	1,377	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245
Wall Cabinets	2.3%	2,549	2,949	0	0	643	986	986	986	986	986	1,671	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949
Windows/Trim	4.7%	5,074	3,643	0	0	0	0	0	171	386	1,214	2,500	3,557	3,557	3,557	3,643	3,643	3,643	3,643	3,643	3,643	3,643	3,643
Ceiling Insulation & Ductwork	4.3%	4,662	4,934	0	0	0	0	0	0	0	0	0	0	0	0	2,856	4,934	4,934	4,934	4,934	4,934	4,934	4,934
Roof	2.2%	2,379	2,074	0	0	0	0	0	0	0	0	0	0	0	0	71	766	1,366	1,503	1,503	2,074	2,074	2,074
Exterior Wall/Siding	13.2%	14,314	8,129	0	0	0	2,986	2,986	5,129	5,786	5,786	6,529	7,100	7,614	7,614	8,129	8,129	8,129	8,129	8,129	8,129	8,129	8,129
Slab/Foundation	6.5%	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	18.2%	19,800	1,750	0	0	0	1,500	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750
Facia/Soffit	2.0%	2,209	1,401	0	0	0	0	0	0	0	0	0	0	0	0	451	1,230	1,401	1,401	1,401	1,401	1,401	1,401
Total Value	100.0%	108,705	72,749	0	1,080	7,568	28,053	34,059	38,051	40,984	44,002	53,958	58,795	60,351	60,803	65,554	71,269	72,041	72,178	72,178	72,749	72,749	72,749
				Associated Repair or Clean-up Costs																			
Permits			719	0	11	76	281	339	379	408	439	538	587	602	607	654	705	712	714	714	719	719	719
Dehumidifiers		2,500	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Emergency Service		6,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Industrial Hygienist		500	0	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation		4,000	0	0	0	1,500	1,500	1,500	1,500	1,500	3,000	3,000	3,000	3,000	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Damages		86,469	0	1,091	10,644	33,834	39,898	43,930	46,892	52,440	65,496	70,382	72,954	73,409	78,208	84,974	85,753	85,891	85,891	86,469	86,469	86,469	86,469
Damage/New Value		79.5	0.0	1.0	9.8	31.1	36.7	40.4	43.1	48.2	60.3	64.7	67.1	67.5	71.9	78.2	78.9	79.0	79.0	79.5	79.5	79.5	79.5
				Minimum	0.0	0.0	2.8	14.1	26.6	28.5	30.0	36.0	52.1	52.7	53.6	56.6	62.9	67.2	67.2	67.2	67.2	67.2	67.2
				Most Likely	0.0	1.0	9.8	31.1	36.7	40.4	43.1	48.2	60.3	64.7	67.1	67.5	71.9	78.2	78.9	79.0	79.5	79.5	79.5
				Maximum	0.0	6.0	41.2	45.5	45.5	45.5	54.6	57.0	75.9	75.9	80.3	80.3	89.1	92.8	96.2	96.2	96.2	96.2	96.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 13. Expert Opinion Depth-Damage Estimates for One-Story On Slab Structure, Long Duration (Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	5.1%	5,566	5,780	0	1,080	1,657	2,237	3,066	3,066	3,066	3,209	3,866	3,866	3,866	3,866	4,294	5,780	5,780	5,780	5,780	5,780	5,780	5,780
Bottom Cabinets	2.4%	2,623	2,774	0	0	343	1,903	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774	2,774
Plumbing Fixtures	7.5%	8,131	5,300	0	0	457	1,457	2,893	3,357	3,429	4,357	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300
Flooring/Carpet/Tile	4.1%	4,500	5,257	0	0	1,800	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257	5,257
Paint/Wallpaper (Interior)	4.8%	5,186	5,186	0	0	720	3,309	4,757	4,757	4,757	4,757	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186	5,186
Doors/Trim	3.6%	3,934	4,051	0	0	549	2,239	2,739	3,016	3,551	3,551	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051	4,051
Sheetrock/(Walls)	6.3%	6,800	7,057	0	0	471	2,343	3,129	3,129	3,757	3,757	5,657	6,629	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057	7,057
Wall Insulation	1.9%	2,030	2,124	0	0	137	686	901	901	1,109	1,301	1,850	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124	2,124
Base Molding	1.2%	1,269	1,369	0	0	200	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369	1,369
Built-in Appliances	1.8%	1,903	1,960	0	0	257	664	1,329	1,543	1,686	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960
Electrical and Lighting/Panel	6.0%	6,541	6,267	0	0	71	243	243	1,000	1,996	2,068	3,322	4,293	4,907	5,358	5,929	6,267	6,267	6,267	6,267	6,267	6,267	6,267
Counter Tops	2.0%	2,151	2,245	0	0	291	583	583	583	583	1,377	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245	2,245
Wall Cabinets	2.3%	2,549	2,949	0	0	643	986	986	986	986	986	1,671	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949	2,949
Windows/Trim	4.7%	5,074	3,986	0	0	0	0	0	171	386	871	2,843	3,900	3,900	3,900	3,986	3,986	3,986	3,986	3,986	3,986	3,986	3,986
Ceiling Insulation & Ductwork	4.3%	4,662	5,011	0	0	0	0	0	0	0	0	0	0	0	0	2,919	5,011	5,011	5,011	5,011	5,011	5,011	5,011
Roof	2.2%	2,379	2,146	0	0	0	0	0	0	0	0	0	0	0	0	451	837	1,437	1,574	1,574	2,146	2,146	2,146
Exterior Wall/Siding	13.2%	14,314	8,500	0	0	0	3,129	3,214	5,357	6,014	6,386	6,900	7,471	7,986	7,986	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Slab/Foundation	6.5%	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	18.2%	19,800	1,893	0	0	0	1,643	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893	1,893
Facia/Soffit	2.0%	2,209	1,574	0	0	0	0	0	0	0	0	0	0	0	0	480	1,403	1,574	1,574	1,574	1,574	1,574	1,574
Total Value	100.0%	108,705	75,428	0	1,080	7,597	28,046	35,131	39,158	42,612	45,873	56,144	61,267	62,823	63,274	68,725	73,948	74,719	74,856	74,856	75,428	75,428	75,428
				Associated Repair or Clean-up Costs																			
Permits			754	0	11	76	280	351	392	426	459	561	613	628	633	687	739	747	749	749	754	754	754
Dehumidifiers			2,500	0	0	0	1,000	1,000	1,000	1,000	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Emergency Service			6,000	0	0	3,000	3,000	3,000	3,000	3,000	3,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Industrial Hygienist			500	0	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,000	0	0	0	1,500	1,500	1,500	1,500	3,000	3,000	3,000	3,000	3,000	3,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Damages			89,182	0	1,091	10,673	33,827	40,982	45,049	48,539	54,332	67,705	72,879	75,451	75,907	81,412	87,687	88,466	88,605	88,605	89,182	89,182	89,182
Damage/New Value			82.0	0.0	1.0	9.8	31.1	37.7	41.4	44.6	50.0	62.3	67.0	69.4	69.8	74.9	80.7	81.4	81.5	81.5	82.0	82.0	82.0
			Minimum	0.0	0.0	2.8	11.1	28.5	30.9	32.3	41.7	54.5	55.1	56.0	59.0	66.3	70.6	70.6	70.6	70.6	70.6	70.6	70.6
			Most Likely	0.0	1.0	9.8	31.1	37.7	41.4	44.6	50.0	62.3	67.0	69.4	69.8	74.9	80.7	81.4	81.5	81.5	82.0	82.0	82.0
			Maximum	0.0	6.0	41.4	46.6	50.9	50.9	55.8	58.1	77.1	77.1	81.5	81.5	90.3	93.9	97.4	97.4	97.4	97.4	97.4	97.4

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 14. Expert Opinion Depth-Damage Estimates for
Two-Story On Pier Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	4.7%	8,257	7,286	1,871	3,251	3,251	3,394	3,566	3,566	3,566	4,466	5,180	5,180	5,180	5,451	5,986	6,629	6,629	6,629	6,629	7,286	7,286	7,286
Floor Insulation	0.8%	1,440	1,679	893	893	1,457	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679
Wood Subfloor/Finished Floor	2.1%	3,600	3,923	0	0	1,951	3,494	3,494	3,494	3,494	3,494	3,494	3,494	3,494	3,494	3,494	3,923	3,923	3,923	3,923	3,923	3,923	3,923
Bottom Cabinets	2.1%	3,600	4,450	0	0	1,329	3,250	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,450	4,450	4,450	4,450	4,450	4,450	4,450
Plumbing Fixtures	6.8%	12,000	5,057	0	0	886	1,600	1,814	1,986	2,329	2,614	3,943	4,200	4,200	4,200	5,057	5,057	5,057	5,057	5,057	5,057	5,057	5,057
Carpet/Tile	3.7%	6,571	8,243	0	0	1,407	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	7,743	8,243	8,243	8,243	8,243	8,243	8,243
Paint/Wallpaper (Interior)	4.1%	7,200	7,674	0	0	571	2,809	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	7,674	7,674	7,674	7,674	7,674	7,674	7,674
Doors/Trim	2.5%	4,300	4,814	0	0	371	1,593	1,743	1,743	2,221	2,221	2,436	2,436	2,436	2,436	4,386	4,536	4,536	4,814	4,814	4,814	4,814	4,814
Sheetrock/(Walls)	6.8%	12,000	13,021	0	0	380	2,480	3,366	3,366	3,580	4,180	5,180	6,066	6,066	6,066	6,066	9,248	9,677	9,941	11,641	12,641	12,641	13,021
Wall Insulation	1.4%	2,400	2,809	0	0	243	663	856	856	899	1,019	1,915	1,915	1,915	1,915	2,274	2,274	2,360	2,651	2,651	2,809	2,809	2,809
Base Molding	0.9%	1,500	1,714	243	243	379	743	871	871	871	871	871	871	871	871	1,607	1,714	1,714	1,714	1,714	1,714	1,714	1,714
Built-in Appliances	1.4%	2,400	2,559	0	0	143	314	1,684	1,684	2,199	2,199	2,319	2,319	2,319	2,319	2,439	2,439	2,439	2,559	2,559	2,559	2,559	2,559
Electrical and Lighting/Panel	4.4%	7,800	6,207	0	0	71	271	421	850	1,636	1,707	2,907	3,150	3,836	4,193	4,336	4,700	4,900	5,850	5,850	6,064	6,064	6,207
Counter Tops	1.4%	2,500	2,729	0	0	214	571	571	571	571	1,443	2,429	2,429	2,429	2,429	2,429	2,500	2,500	2,500	2,686	2,686	2,686	2,686
Wall Cabinets	2.1%	3,600	4,380	0	0	1,000	1,429	1,429	1,429	1,429	1,429	1,943	3,371	4,094	4,094	4,094	4,180	4,180	4,266	4,266	4,380	4,380	4,380
Windows/Trim	4.1%	7,200	4,397	0	0	0	214	214	214	214	321	1,236	2,020	2,020	2,020	2,299	2,299	2,299	2,299	2,713	3,947	4,204	4,397
Ceiling Insulation/Trim	2.7%	4,800	3,160	0	0	0	0	0	0	0	0	143	143	143	143	2,137	2,680	2,680	2,680	2,680	2,680	3,160	3,160
Roof	2.5%	4,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall/Siding	10.9%	19,200	5,997	0	0	0	229	1,189	1,189	2,374	2,374	3,477	3,620	3,620	3,620	3,620	3,620	3,677	4,637	4,637	5,997	5,997	5,997
Piers/Foundation	5.5%	9,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	21.9%	38,400	643	0	0	0	214	464	464	464	536	536	536	536	536	643	643	643	643	643	643	643	643
Fireplace	2.1%	3,600	1,749	0	0	0	0	903	1,246	1,389	1,389	1,389	1,389	1,389	1,389	1,389	1,749	1,749	1,749	1,749	1,749	1,749	1,749
Stairway	3.4%	6,000	4,600	0	0	429	1,796	2,391	3,487	3,797	3,821	4,317	4,413	4,509	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600
Soffit/Facia	1.7%	3,000	814	0	0	0	0	0	0	0	0	0	0	0	0	0	214	214	214	214	214	814	814
Total Value	100.0%	175,369	97,904	3,007	4,387	14,083	30,936	38,793	40,832	44,849	47,900	57,530	61,367	62,871	63,591	66,541	84,292	85,735	88,081	91,071	95,651	97,145	97,862
				Associated Repair or Clean-up Cost																			
Permits			974	30	44	141	309	388	408	448	479	575	614	629	636	665	841	856	881	904	948	966	974
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Emergency Service			4,800	0	0	0	1,371	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Industrial Hygienist			500	0	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Total Damages			111,635	3,037	4,431	14,224	35,917	44,881	47,440	52,097	55,179	67,105	70,980	72,500	73,227	76,206	96,162	99,719	102,262	104,604	109,077	110,912	109,629
Damage/New Value			63.7	1.7	2.5	8.1	20.5	25.6	27.1	29.7	31.5	38.3	40.5	41.3	41.8	43.5	54.8	56.9	58.3	59.6	62.2	63.2	63.7
			Minimum	0.0	0.8	1.0	7.8	18.6	19.9	21.8	22.9	25.5	29.3	31.6	32.1	32.1	42.6	44.0	45.2	50.7	51.2	51.2	51.2
			Most Likely	1.7	2.5	8.1	20.5	25.6	27.1	29.7	31.5	38.3	40.5	41.3	41.8	43.5	54.8	56.9	58.3	59.6	62.2	63.2	63.7
			Maximum	3.4	5.6	29.6	32.9	32.9	33.2	41.5	41.5	53.0	55.9	58.8	58.8	61.2	75.6	76.8	80.7	80.8	85.6	91.9	91.9

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 15. Expert Opinion Depth-Damage Estimates
for Two-Story On Pier Structure, Long Duration (Freshwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	4.7%	8,257	7,286	1,871	3,251	3,251	3,394	3,566	3,566	3,566	4,466	5,180	5,180	5,180	5,180	5,986	6,629	6,629	6,629	6,629	7,286	7,286	7,286
Floor Insulation	0.8%	1,440	1,683	687	893	1,457	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683	1,683
Wood Subfloor/Finished Floor	2.1%	3,600	3,980	0	0	1,951	3,266	3,266	3,266	3,266	3,266	3,266	3,266	3,266	3,266	3,266	3,980	3,980	3,980	3,980	3,980	3,980	3,980
Bottom Cabinets	2.1%	3,600	4,450	0	0	1,329	3,250	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,450	4,450	4,450	4,450	4,450	4,450	4,450
Plumbing Fixtures	6.8%	12,000	5,986	0	0	1,829	2,543	2,757	3,071	3,329	3,614	4,971	5,357	5,357	5,357	5,357	5,814	5,814	5,814	5,814	5,986	5,986	5,986
Carpet/Tile	3.7%	6,571	8,243	0	0	1,407	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	7,743	8,243	8,243	8,243	8,243	8,243	8,243
Paint/Wallpaper (Interior)	4.1%	7,200	7,674	0	0	571	2,809	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	7,674	7,674	7,674	7,674	7,674	7,674	7,674
Doors/Trim	2.5%	4,300	4,814	0	0	371	1,929	2,079	2,079	2,221	2,221	2,436	2,436	2,436	2,436	2,436	4,664	4,814	4,814	4,814	4,814	4,814	4,814
Sheetrock/(Walls)	6.8%	12,000	13,021	0	0	380	2,480	3,366	3,366	3,580	4,180	5,180	6,066	6,066	6,066	6,066	9,248	9,677	9,941	11,641	12,641	12,641	13,021
Wall Insulation	1.4%	2,400	2,809	0	0	243	849	920	920	963	1,083	1,915	1,915	1,915	1,915	1,915	2,360	2,360	2,446	2,651	2,651	2,809	2,809
Base Molding	0.9%	1,500	1,714	0	0	136	743	871	871	871	871	871	871	871	871	871	1,607	1,714	1,714	1,714	1,714	1,714	1,714
Built-in Appliances	1.4%	2,400	2,616	0	0	214	386	1,756	1,756	2,256	2,256	2,376	2,376	2,376	2,376	2,376	2,496	2,496	2,496	2,616	2,616	2,616	2,616
Electrical and Lighting/Panel	4.4%	7,800	6,607	0	0	71	271	421	921	1,707	1,779	3,179	3,421	4,107	4,464	4,807	5,171	5,229	6,107	6,250	6,393	6,393	6,607
Counter Tops	1.4%	2,500	2,729	0	0	214	571	571	571	571	1,443	2,429	2,429	2,429	2,429	2,429	2,500	2,500	2,500	2,729	2,729	2,729	2,729
Wall Cabinets	2.1%	3,600	4,380	0	0	1,000	1,429	1,429	1,429	1,429	1,429	1,943	3,371	4,094	4,094	4,094	4,180	4,180	4,266	4,266	4,380	4,380	4,380
Windows/Trim	4.1%	7,200	4,840	0	0	0	214	214	214	214	429	1,343	2,234	2,234	2,234	2,634	2,634	2,634	2,634	3,191	4,426	4,683	4,840
Ceiling Insulation/Trim	2.7%	4,800	3,160	0	0	0	0	0	0	0	0	143	143	143	143	2,137	2,680	2,680	2,680	2,680	3,160	3,160	3,160
Roof	2.5%	4,400	357	0	0	0	0	0	0	0	0	0	0	0	0	0	357	357	357	357	357	357	357
Exterior Wall/Siding	10.9%	19,200	11,969	0	0	0	371	1,331	1,331	4,603	4,603	5,849	6,134	6,134	6,777	6,777	8,206	8,206	9,166	9,594	10,969	11,397	11,969
Piers/Foundation	5.5%	9,600	357	107	107	107	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357
Structural Frame	21.9%	38,400	1,929	0	0	0	857	1,214	1,214	1,286	1,286	1,286	1,429	1,571	1,571	1,571	1,786	1,929	1,929	1,929	1,929	1,929	1,929
Fireplace	2.1%	3,600	2,591	0	0	0	0	1,417	1,946	2,231	2,231	2,231	2,231	2,231	2,231	2,231	2,591	2,591	2,591	2,591	2,591	2,591	2,591
Stairway	3.4%	6,000	5,029	0	0	524	1,949	2,816	3,897	4,121	4,246	4,756	4,837	4,914	5,029	5,029	5,029	5,029	5,029	5,029	5,029	5,029	5,029
Soffit/Facia	1.7%	3,000	814	0	0	0	0	0	0	0	0	0	0	0	0	0	214	214	214	214	214	814	814
Total Value	100.0%	175,369	109,037	2,666	4,251	15,057	33,543	42,172	44,596	50,392	53,579	63,530	67,874	69,502	70,617	74,160	94,597	95,982	98,428	101,097	105,469	107,714	109,037
				Associated Repair or Clean-up Costs																			
Permits			1,090	27	43	151	335	422	446	504	536	635	679	695	706	742	946	960	984	1,011	1,055	1,077	1,090
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Emergency Service			4,800	0	0	0	2,400	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Industrial Hygienist			500	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Total Damages			123,428	2,692	4,294	15,208	39,579	48,293	51,242	57,696	60,915	73,165	77,553	79,197	80,323	83,901	106,743	110,242	112,712	115,408	119,823	122,091	123,428
Damage/New Value			70.4	1.5	2.4	8.7	22.6	27.5	29.2	32.9	34.7	41.7	44.2	45.2	45.8	47.8	60.9	62.9	64.3	65.8	68.3	69.6	70.4
			Minimum	0.0	0.4	0.4	10.8	19.2	21.5	27.6	28.6	31.0	35.3	37.2	38.0	38.0	48.3	53.1	55.9	57.1	57.6	58.6	60.7
			Most Likely	1.5	2.4	8.7	22.6	27.5	29.2	32.9	34.7	41.7	44.2	45.2	45.8	47.8	60.9	62.9	64.3	65.8	68.3	69.6	70.4
			Maximum	3.4	5.6	30.5	34.3	34.3	34.6	43.7	43.7	55.2	55.9	58.8	58.8	61.2	75.7	76.9	80.7	80.8	85.6	91.9	91.9

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 16. Expert Opinion Depth-Damage Estimates
for Two-Story On Pier Structure, Long Duration (Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	4.7%	8,257	7,500	1,871	3,251	3,251	3,394	3,580	3,580	3,580	4,466	5,323	5,323	5,323	5,323	6,129	6,843	6,843	6,843	6,843	7,500	7,500	7,500
Floor Insulation	0.8%	1,440	1,679	687	893	1,457	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679	1,679
Wood Subfloor/Finished Floor	2.1%	3,600	4,180	0	0	1,894	3,209	3,209	3,209	3,209	3,209	3,209	3,209	3,209	3,209	3,209	3,923	3,923	3,923	3,923	3,923	3,923	4,180
Bottom Cabinets	2.1%	3,600	4,450	0	0	1,329	3,250	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,107	4,450	4,450	4,450	4,450	4,450	4,450	4,450
Plumbing Fixtures	6.8%	12,000	7,214	0	0	1,400	2,686	2,900	3,357	3,714	3,714	5,429	5,929	5,929	5,929	6,500	7,043	7,043	7,043	7,043	7,214	7,214	7,214
Carpet/Tile	3.7%	6,571	8,243	0	0	1,407	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	4,193	7,743	8,243	8,243	8,243	8,243	8,243	8,243
Paint/Wallpaper (Interior)	4.1%	7,200	7,674	0	0	571	2,809	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	3,837	7,674	7,674	7,674	7,674	7,674	7,674	7,674
Doors/Trim	2.5%	4,300	4,814	0	0	371	1,929	2,079	2,079	2,221	2,221	2,436	2,436	2,436	2,436	2,436	4,664	4,814	4,814	4,814	4,814	4,814	4,814
Sheetrock/(Walls)	6.8%	12,000	13,021	0	0	380	2,480	3,366	3,366	3,580	4,180	5,180	6,066	6,066	6,066	6,066	9,248	9,677	9,941	11,641	12,641	12,641	13,021
Wall Insulation	1.4%	2,400	2,809	0	0	243	849	920	920	963	1,083	1,915	1,915	1,915	1,915	1,915	2,317	2,317	2,403	2,609	2,609	2,766	2,809
Base Molding	0.9%	1,500	1,714	0	0	136	743	871	871	871	871	871	871	871	871	871	1,607	1,714	1,714	1,714	1,714	1,714	1,714
Built-in Appliances	1.4%	2,400	2,644	0	0	214	386	1,713	1,713	2,241	2,241	2,361	2,361	2,361	2,361	2,361	2,481	2,481	2,481	2,601	2,601	2,601	2,644
Electrical and Lighting/Panel	4.4%	7,800	6,679	0	0	71	271	421	1,036	1,821	1,893	3,293	3,536	4,107	4,464	4,879	5,243	5,371	6,250	6,393	6,536	6,536	6,679
Counter Tops	1.4%	2,500	2,729	0	0	214	571	571	571	571	1,086	2,071	2,429	2,429	2,429	2,429	2,500	2,500	2,500	2,729	2,729	2,729	2,729
Wall Cabinets	2.1%	3,600	4,380	0	0	1,000	1,429	1,429	1,429	1,429	1,429	1,943	3,371	4,094	4,094	4,094	4,180	4,180	4,266	4,266	4,380	4,380	4,380
Windows/Trim	4.1%	7,200	6,140	0	0	0	214	214	214	214	500	1,671	3,070	3,070	3,070	3,327	3,541	3,541	3,541	4,820	6,054	6,054	6,140
Ceiling Insulation/Trim	2.7%	4,800	3,517	0	0	0	0	0	0	0	0	143	143	143	143	2,137	3,037	3,037	3,037	3,037	3,517	3,517	3,517
Roof	2.5%	4,400	357	0	0	0	0	0	0	0	0	0	0	0	0	0	357	357	357	357	357	357	357
Exterior Wall/Siding	10.9%	19,200	12,911	0	0	0	314	1,846	3,274	4,817	4,817	6,349	6,991	6,991	6,991	6,991	8,849	8,849	9,809	10,380	12,054	12,911	12,911
Piers/Foundation	5.5%	9,600	750	107	107	107	607	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750	750
Structural Frame	21.9%	38,400	2,929	0	0	0	1,429	2,143	2,143	2,143	2,214	2,214	2,214	2,357	2,500	2,500	2,929	2,929	2,929	2,929	2,929	2,929	2,929
Fireplace	2.1%	3,600	2,849	0	0	0	0	1,417	2,203	2,489	2,489	2,489	2,489	2,489	2,489	2,489	2,849	2,849	2,849	2,849	2,849	2,849	2,849
Stairway	3.4%	6,000	5,243	0	0	429	1,939	2,877	4,030	4,254	4,379	4,889	4,970	5,051	5,129	5,243	5,243	5,243	5,243	5,243	5,243	5,243	5,243
Soffit/Facia	1.7%	3,000	814	0	0	0	0	0	0	0	0	0	0	0	0	0	214	214	214	214	214	814	814
Total Value	100.0%	175,369	115,240	2,666	4,251	14,476	34,379	44,122	48,560	52,685	55,357	66,351	71,888	73,407	73,984	78,141	99,364	100,678	103,124	107,085	112,194	114,288	115,240
				Associated Repair or Clean-up Costs																			
Permits			1,148	27	43	145	344	441	486	527	554	664	719	734	740	781	990	1,003	1,028	1,067	1,114	1,138	1,148
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Emergency Service			4,800	0	0	0	2,400	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Industrial Hygienist			500	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Total Damages			129,573	2,692	4,294	14,621	40,423	50,263	55,246	60,011	62,711	76,015	81,607	83,141	83,724	87,922	111,554	114,981	117,452	121,453	126,494	128,612	129,573
Damage/New Value			73.9	1.5	2.4	8.3	23.1	28.7	31.5	34.2	35.8	43.3	46.5	47.4	47.7	50.1	63.6	65.6	67.0	69.3	72.1	73.3	73.9
			Minimum	0	0.4	0.4	10.8	20.5	27.7	28.0	28.2	32.0	37.8	40.1	40.1	40.1	52.5	56.7	59.5	60.4	63.3	65.0	65.0
			Most Likely	1.5	2.4	8.3	23.1	28.7	31.5	34.2	35.8	43.3	46.5	47.4	47.7	50.1	63.6	65.6	67.0	69.3	72.1	73.3	73.9
			Maximum	3.4	5.6	31.6	36.3	37.6	37.8	47.0	47.3	58.7	58.7	59.3	59.3	61.2	75.7	76.9	80.7	80.8	85.6	91.9	91.9

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 17. Expert Opinion Depth-Damage Estimates
for Two-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	5.2%	10,486	8,957	0	0	1,429	2,143	3,186	3,186	3,186	3,857	6,157	6,157	6,157	6,157	6,586	8,243	8,243	8,243	8,529	8,957	8,957	8,957
Bottom Cabinets	2.6%	5,264	5,436	0	0	1,036	3,607	4,750	4,750	4,750	4,750	4,750	4,750	4,750	4,750	4,750	5,321	5,436	5,436	5,436	5,436	5,436	5,436
Plumbing Fixtures	6.6%	13,343	5,486	0	0	671	1,886	2,286	2,314	2,386	2,814	3,986	3,986	3,986	3,986	3,986	4,129	4,629	4,629	5,486	5,486	5,486	5,486
Flooring/Carpet/Tile	4.5%	9,114	9,800	0	0	2,257	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	9,800	9,800	9,800	9,800	9,800	9,800	9,800
Paint/Wallpaper (Interior)	4.2%	8,400	8,400	0	0	1,200	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	8,400	8,400	8,400	8,400	8,400	8,400	8,400
Doors/Trim	2.8%	5,657	5,939	0	0	786	2,309	2,380	2,380	2,916	2,916	3,345	3,345	3,345	3,345	3,423	4,804	4,946	5,796	5,796	5,939	5,939	5,939
Sheetrock/(Walls)	7.2%	14,514	15,129	0	0	971	2,914	3,879	3,879	5,136	5,650	7,393	8,500	8,500	8,500	8,500	10,921	11,636	11,636	12,686	15,129	15,129	15,129
Wall Insulation	1.5%	3,057	3,157	0	0	243	671	971	1,007	1,250	1,536	1,857	1,857	1,871	1,871	1,871	2,514	2,771	2,771	2,879	3,157	3,157	3,157
Base Molding	0.9%	1,886	1,843	0	0	314	1,143	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,686	1,843	1,843	1,843	1,843	1,843	1,843
Built-in Appliances	1.5%	3,057	3,157	0	0	314	529	2,157	2,300	2,800	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,157	3,157	3,157	3,157
Electrical and Lighting/Panel	5.6%	11,229	8,443	0	0	71	286	429	1,000	2,000	2,200	5,014	5,514	5,943	6,443	7,229	7,229	7,229	7,314	8,343	8,443	8,443	8,443
Counter Tops	1.5%	3,071	3,257	0	0	429	857	857	857	857	2,471	2,657	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,257	3,257	3,257
Wall Cabinets	2.6%	5,186	5,357	0	0	1,014	1,557	1,557	1,557	1,557	1,557	2,986	5,071	5,071	5,071	5,071	5,214	5,214	5,357	5,357	5,357	5,357	5,357
Windows/Trim	4.6%	9,343	4,683	0	0	0	214	214	214	821	1,079	2,407	3,404	3,404	3,404	3,661	3,661	3,661	4,197	4,497	4,497	4,497	4,683
Ceiling Insulation & Ductwork	3.1%	6,229	3,979	0	0	0	0	0	0	0	0	0	0	0	0	3,479	3,979	3,979	3,979	3,979	3,979	3,979	3,979
Roof	2.7%	5,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall/Siding	10.4%	20,971	4,837	0	0	0	286	1,980	1,980	2,037	2,037	2,966	2,966	3,723	3,723	4,337	4,337	4,394	4,394	4,394	4,837	4,837	4,837
Slab/Foundation	5.4%	10,943	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	20.8%	42,000	1,357	0	0	0	714	964	964	964	1,107	1,107	1,107	1,107	1,107	1,107	1,357	1,357	1,357	1,357	1,357	1,357	1,357
Fireplace	1.7%	3,400	1,907	0	0	0	1,250	1,764	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907	1,907
Stairway	2.9%	5,871	3,600	0	0	321	974	1,341	1,423	2,504	2,629	3,203	3,356	3,437	3,519	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600
Facia/Soffit	1.6%	3,143	429	0	0	0	0	0	0	0	0	0	0	0	0	214	429	429	429	429	429	429	429
Total Value	100.0%	201,564	105,152	0	0	11,057	30,512	40,359	41,362	46,715	51,239	64,463	69,735	71,016	71,597	77,536	93,702	95,716	97,331	101,031	104,966	104,966	105,152
				Associated Repair or Clean-up Costs																			
Permits			1,052	0	0	111	305	404	414	467	512	645	697	710	716	775	937	957	973	1,010	1,050	1,050	1,052
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Emergency Service			4,800	0	0	0	2,400	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Industrial Hygienist			500	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500
Total Damages			119,504	0	0	11,168	36,517	46,462	47,975	53,982	58,551	74,108	79,432	80,726	81,313	87,311	105,839	109,974	111,604	115,341	119,316	119,316	119,504
Damage/New Value			59.3	0.0	0.0	5.5	18.1	23.1	23.8	26.8	29.0	36.8	39.4	40.0	40.3	43.3	52.5	54.6	55.4	57.2	59.2	59.2	59.3
			Minimum	0.0	0.0	0.0	5.8	14.1	15.3	20.0	20.1	21.2	29.3	29.3	29.3	32.8	44.8	49.0	50.4	52.3	54.4	54.4	54.4
			Most Likely	0.0	0.0	5.5	18.1	23.1	23.8	26.8	29.1	36.8	39.4	40.0	40.3	43.3	52.5	54.5	55.4	57.2	59.2	59.2	59.3
			Maximum	0.0	0.0	34.0	38.3	40.5	40.8	48.3	48.3	65.2	65.2	67.3	67.3	73.0	74.1	75.2	75.2	75.2	75.2	75.2	75.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 18. Expert Opinion Depth-Damage Estimates
for Two-Story On Slab Structure, Long Duration (Freshwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Heat and Cool Units/Ducts	5.2%	10,486	8,243	0	0	1,571	2,286	3,329	3,329	3,329	4,000	6,300	6,300	6,300	6,300	6,871	7,529	7,529	7,529	7,814	8,243	8,243	8,243
Bottom Cabinets	2.6%	5,264	5,436	0	0	1,036	3,607	4,750	4,750	4,750	4,750	4,750	4,750	4,750	4,750	5,321	5,436	5,436	5,436	5,436	5,436	5,436	5,436
Plumbing Fixtures	6.6%	13,343	5,700	0	0	671	1,886	2,429	2,457	2,529	3,029	4,200	4,200	4,200	4,200	4,343	4,771	4,771	5,700	5,700	5,700	5,700	5,700
Flooring/Carpet/Tile	4.5%	9,114	9,800	0	0	2,257	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	9,800	9,800	9,800	9,800	9,800	9,800	9,800	9,800
Paint/Wallpaper (Interior)	4.2%	8,400	8,400	0	0	1,200	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	8,400	8,400	8,400	8,400	8,400	8,400	8,400	8,400
Doors/Trim	2.8%	5,657	5,939	0	0	786	2,309	2,380	2,380	2,916	2,916	3,345	3,345	3,345	3,345	3,423	4,804	4,946	5,796	5,796	5,939	5,939	5,939
Sheetrock/(Walls)	7.2%	14,514	15,129	0	0	971	2,914	3,879	3,879	5,136	5,650	7,393	8,500	8,500	8,500	8,500	10,921	11,636	11,636	12,686	15,129	15,129	15,129
Wall Insulation	1.5%	3,057	3,129	0	0	243	671	971	1,007	1,250	1,536	1,857	1,857	1,871	1,871	1,871	2,486	2,743	2,743	2,850	3,129	3,129	3,129
Base Molding	0.9%	1,886	1,971	0	0	314	1,143	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,814	1,971	1,971	1,971	1,971	1,971	1,971	1,971
Built-in Appliances	1.5%	3,057	3,157	0	0	314	529	2,157	2,300	2,800	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,157	3,157	3,157	3,157	3,157
Electrical and Lighting/Panel	5.6%	11,229	7,486	0	0	71	286	429	929	1,929	2,129	4,943	4,943	5,371	5,871	6,657	6,657	6,657	6,743	7,386	7,486	7,486	7,486
Counter Tops	1.5%	3,071	3,257	0	0	429	857	857	857	857	2,471	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,257	3,257	3,257
Wall Cabinets	2.6%	5,186	5,357	0	0	1,014	1,557	1,557	1,557	1,557	1,557	2,986	5,071	5,071	5,071	5,071	5,214	5,214	5,357	5,357	5,357	5,357	5,357
Windows/Trim	4.6%	9,343	5,183	0	0	0	214	214	214	1,429	1,571	2,900	3,897	3,897	3,897	4,040	4,040	4,040	4,897	5,111	5,111	5,111	5,183
Ceiling Insulation & Ductwork	3.1%	6,229	3,979	0	0	0	0	0	0	0	0	0	0	0	0	3,007	3,979	3,979	3,979	3,979	3,979	3,979	3,979
Roof	2.7%	5,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exterior Wall/Siding	10.4%	20,971	8,009	0	0	0	429	3,694	3,694	3,694	3,694	4,623	4,623	5,380	5,380	5,994	7,566	7,566	7,566	7,566	8,009	8,009	8,009
Slab/Foundation	5.4%	10,943	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Structural Frame	20.8%	42,000	1,786	0	0	0	1,143	1,393	1,393	1,393	1,536	1,536	1,536	1,536	1,536	1,536	1,786	1,786	1,786	1,786	1,786	1,786	1,786
Fireplace	1.7%	3,400	1,979	0	0	0	1,321	1,836	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979	1,979
Stairway	2.9%	5,871	3,743	0	0	321	974	1,484	1,566	2,647	2,771	3,346	3,499	3,580	3,661	3,743	3,743	3,743	3,743	3,743	3,743	3,743	3,743
Facia/Soffit	1.6%	3,143	429	0	0	0	0	0	0	0	0	0	0	0	0	214	429	429	429	429	429	429	429
Total Value	100.0%	201,564	108,109	0	0	11,200	31,297	43,130	44,062	49,965	54,446	68,099	72,442	73,723	74,305	79,800	96,981	98,866	100,802	104,102	108,038	108,038	108,109
				Associated Repair or Clean-up Costs																			
Permits			1,081	0	0	112	313	431	441	500	544	681	724	737	743	798	970	989	1,008	1,041	1,080	1,080	1,081
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Emergency Service			4,800	0	0	0	2,400	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800
Industrial Hygienist			500	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500	4,500
Total Damages			122,490	0	0	11,312	37,310	49,262	50,702	57,264	61,790	77,780	82,166	83,460	84,048	89,598	109,151	113,155	115,110	118,443	122,418	122,418	122,490
Damage/New Value			60.8	0.0	0.0	5.6	18.5	24.4	25.2	28.4	30.7	38.6	40.8	41.4	41.7	44.5	54.2	56.1	57.1	58.8	60.7	60.7	60.8
				Minimum	0.0	0.0	0.0	5.8	14.1	15.3	20.8	22.4	27.8	32.2	33.2	33.2	34.3	44.8	49.4	50.5	52.9	55.1	55.1
				Most Likely	0.0	0.0	5.6	18.5	24.4	25.2	28.4	30.7	38.6	40.8	41.4	41.7	44.5	54.2	56.1	57.1	58.8	60.7	60.7
				Maximum	0.0	0.0	34.0	38.3	40.5	40.8	48.3	48.3	65.2	65.2	67.3	67.3	73.0	74.1	75.2	75.2	75.2	75.2	75.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 19. Expert Opinion Depth-Damage Estimates
for Two-Story On Slab Structure, Long Duration (Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																				
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	
Repair or Replacement Damage Value (\$)																								
Heat and Cool Units/Ducts	5.2%	10,486	9,771	0	0	1,571	2,643	3,500	3,500	3,500	3,500	6,986	6,986	6,986	6,986	7,557	9,057	9,057	9,057	9,343	9,771	9,771	9,771	
Bottom Cabinets	2.6%	5,264	5,436	0	0	1,036	3,607	4,750	4,750	4,750	4,750	4,750	4,750	4,750	4,750	4,750	5,321	5,436	5,436	5,436	5,436	5,436	5,436	
Plumbing Fixtures	6.6%	13,343	6,443	0	0	1,343	2,614	2,871	2,900	2,971	3,186	4,886	4,886	4,886	4,886	4,886	4,957	5,586	5,586	6,443	6,443	6,443	6,443	
Flooring/Carpet/Tile	4.5%	9,114	9,800	0	0	2,257	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	5,571	9,800	9,800	9,800	9,800	9,800	9,800	9,800	
Paint/Wallpaper (Interior)	4.2%	8,400	8,400	0	0	1,200	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	4,800	8,400	8,400	8,400	8,400	8,400	8,400	8,400	
Doors/Trim	2.8%	5,657	5,939	0	0	786	2,309	2,380	2,380	2,916	2,916	3,345	3,345	3,345	3,345	3,423	4,804	4,946	5,796	5,796	5,939	5,939	5,939	
Sheetrock/(Walls)	7.2%	14,514	14,686	0	0	971	2,914	3,879	3,879	5,136	5,650	7,393	8,500	8,500	8,500	8,500	10,921	11,636	11,636	12,686	14,614	14,614	14,686	
Wall Insulation	1.5%	3,057	3,157	0	0	243	671	971	1,007	1,250	1,536	1,857	1,857	1,871	1,871	1,871	2,514	2,771	2,771	2,879	3,157	3,157	3,157	
Base Molding	0.9%	1,886	1,971	0	0	314	1,143	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,814	1,971	1,971	1,971	1,971	1,971	1,971	
Built-in Appliances	1.5%	3,057	3,157	0	0	314	529	2,157	2,300	2,800	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,157	3,157	3,157	3,157	3,157	
Electrical and Lighting/Panel	5.6%	11,229	10,171	0	0	71	71	214	929	1,757	1,757	5,443	6,729	6,729	6,729	8,157	8,157	9,314	10,171	10,171	10,171	10,171	10,171	
Counter Tops	1.5%	3,071	3,257	0	0	429	857	857	857	857	2,657	2,657	3,086	3,086	3,086	3,086	3,086	3,086	3,086	3,157	3,257	3,257	3,257	
Wall Cabinets	2.6%	5,186	5,357	0	0	1,014	1,557	1,557	1,557	1,557	1,557	2,986	5,071	5,071	5,071	5,071	5,214	5,214	5,357	5,357	5,357	5,357	5,357	
Windows/Trim	4.6%	9,343	7,811	0	0	0	0	0	0	1,901	1,901	4,130	5,770	5,770	5,770	5,770	5,770	5,770	6,413	7,097	7,811	7,811	7,811	
Ceiling Insulation & Ductwork	3.1%	6,229	3,979	0	0	0	0	0	0	0	0	0	0	0	0	3,479	3,979	3,979	3,979	3,979	3,979	3,979	3,979	
Roof	2.7%	5,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Exterior Wall/Siding	10.4%	20,971	14,623	0	0	0	429	4,309	4,309	4,309	4,523	6,894	6,894	8,123	8,123	11,080	12,651	12,651	12,651	12,651	13,080	13,080	14,623	
Slab/Foundation	5.4%	10,943	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Structural Frame	20.8%	42,000	6,786	0	0	0	1,286	1,536	1,536	2,679	3,250	4,821	5,964	5,964	5,964	5,964	6,214	6,786	6,786	6,786	6,786	6,786	6,786	
Fireplace	1.7%	3,400	2,521	0	0	0	1,664	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	2,521	
Stairway	2.9%	5,871	3,743	0	0	321	974	1,484	1,566	2,647	2,771	3,346	3,499	3,580	3,661	3,743	3,743	3,743	3,743	3,743	3,743	3,743	3,743	
Facia/Soffit	1.6%	3,143	429	0	0	0	0	0	0	0	0	0	0	0	0	214	429	429	429	429	429	429	429	
Total Value	100.0%	201,564	127,438	0	0	11,871	32,440	44,759	45,762	53,323	57,333	76,872	84,715	86,039	86,120	94,930	112,439	115,096	117,889	121,802	125,824	125,824	127,438	
Associated Repair or Clean-up Costs																								
Permits			1,274	0	0	119	324	448	458	533	573	769	847	860	861	949	1,124	1,151	1,179	1,218	1,258	1,258	1,274	
Dehumidifiers			3,500	0	0	0	1,500	1,500	1,500	1,500	1,500	2,500	2,500	2,500	2,500	2,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	
Emergency Service			4,800	0	0	0	2,400	2,400	2,400	2,400	2,400	3,600	3,600	3,600	3,600	3,600	4,800	4,800	4,800	4,800	4,800	4,800	4,800	
Industrial Hygienist			500	0	0	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Sanitize/Mold Remediation			4,500	0	0	0	1,800	1,800	1,800	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,500	4,500	4,500	4,500	4,500	4,500	
Total Damages			142,012	0	0	11,990	38,465	50,906	52,419	60,656	64,706	86,640	94,562	95,899	95,981	104,880	124,764	129,547	132,368	136,320	140,382	140,382	141,940	
Damage/New Value			70.5	0.0	0.0	5.9	19.1	25.3	26.0	30.1	32.1	43.0	46.9	47.5	47.6	52.0	61.9	64.3	65.7	67.6	69.6	69.6	70.4	
				Minimum	0.0	0.0	0.0	5.8	17.2	18.1	22.6	25.4	26.6	37.0	37.0	37.0	40.4	55.0	57.6	57.6	60.0	60.4	60.4	65.9
				Most Likely	0.0	0.0	5.9	19.1	25.3	26.0	30.1	32.1	43.0	46.9	47.5	47.6	52.0	61.9	64.3	65.7	67.6	69.6	69.6	70.4
				Maximum	0.0	0.0	34.0	38.3	40.5	40.8	48.3	48.3	65.2	65.2	67.3	67.3	73.0	74.1	75.2	75.2	75.2	75.2	75.2	75.2

Note: Highlighted areas indicated the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 20. Expert Opinion Depth-Damage Estimates for Mobile Home Residential Structures, Short Duration (Freshwater and Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Underfloor Ductwork/Insulation	3.6%	1,133	1,197	600	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	
Air Conditioning Unit	5.1%	1,606	1,656	1,656	1,656	1,656	1,656	1,519	1,519	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	
Subflooring	8.7%	2,742	3,099	0	607	2,785	2,785	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	
Carpet/Tile	4.3%	1,345	1,466	0	0	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	
Bottom Cabinets	2.8%	877	949	0	0	243	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	
Plumbing Fixtures	4.2%	1,321	529	0	0	107	136	179	193	400	429	529	529	529	529	529	529	529	529	529	529	529	
Paneling/Wallpaper	8.3%	2,594	2,766	0	0	400	1,709	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	
Doors	3.0%	931	974	0	0	171	589	831	831	831	831	974	974	974	974	974	974	974	974	974	974	974	
Wall Insulation	1.9%	581	639	0	0	39	191	312	326	501	501	639	639	639	639	639	639	639	639	639	639	639	
Built-in Appliances	2.6%	811	869	0	0	171	300	321	611	797	797	869	869	869	869	869	869	869	869	869	869	869	
Electrical & Lighting/Panel	5.6%	1,757	1,757	0	0	71	143	171	471	543	564	950	1,136	1,314	1,371	1,600	1,600	1,600	1,600	1,600	1,600	1,600	
Counter Tops	1.1%	349	392	0	0	75	118	118	118	132	321	392	392	392	392	392	392	392	392	392	392	392	
Wall Cabinets	2.3%	716	766	0	0	143	229	229	229	229	229	314	766	766	766	766	766	766	766	766	766	766	
Window Frame/Windows	3.2%	1,007	621	0	0	0	0	0	0	0	129	343	607	607	621	621	621	621	621	621	621	621	
Ceiling Insulation	8.9%	2,787	2,916	0	0	0	0	0	0	0	0	0	0	0	0	2,509	2,916	2,916	2,916	2,916	2,916	2,916	
Roof	8.2%	2,580	1,114	0	0	0	0	0	0	0	0	0	0	0	0	214	629	771	1,114	1,114	1,114	1,114	
Structural Frame	19.7%	6,200	1,314	0	0	0	1,264	1,264	1,264	1,264	1,264	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	
Exterior Panels	6.6%	2,089	929	0	14	14	386	414	429	529	586	586	657	657	657	929	929	929	929	929	929	929	
Total Value	100.0%	31,428	23,952	2,256	3,475	8,540	13,116	14,835	15,468	16,359	16,784	18,042	19,015	19,194	19,479	22,902	23,452	23,795	23,795	23,795	23,795	23,795	
				Associated Repair or Clean-up Costs																			
Permits			240	23	35	85	131	148	155	164	168	180	190	192	195	229	235	238	238	238	238	238	
Emergency Service			1,500	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Sanitize/Mold Remediation			500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Total Damages			26,192	2,279	3,510	10,126	15,247	16,983	17,623	18,523	18,952	20,223	21,205	21,386	21,674	25,131	25,687	26,033	26,033	26,033	26,033	26,033	
Damage/New Value			83.3	7.3	11.2	32.2	48.5	54.0	56.1	58.9	60.3	64.3	67.5	68.0	69.0	80.0	81.7	82.8	82.8	82.8	82.8	82.8	
			Minimum	0.0	0.0	9.6	39.8	49.6	52.8	55.8	59.1	60.7	61.4	61.4	61.4	73.0	73.0	73.0	73.0	73.0	73.0	73.0	
			Most Likely	7.3	11.2	32.2	48.5	54.0	56.1	58.9	60.3	64.3	67.5	68.0	69.0	80.0	81.7	82.8	82.8	82.8	82.8	82.8	
			Maximum	10.8	18.9	54.7	61.6	62.2	62.8	69.7	71.2	75.4	82.2	82.2	84.0	95.1	95.1	95.1	95.1	95.1	95.1	95.1	

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 21. Expert Opinion Depth-Damage Estimates for Mobile Home Residential Structures, Long Duration (Freshwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Underfloor Ductwork/Insulation	3.6%	1,133	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	
Air Conditioning Unit	5.1%	1,606	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	
Subflooring	8.7%	2,742	3,135	0	607	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	
Carpet/Tile	4.3%	1,345	1,466	0	0	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	
Bottom Cabinets	2.8%	877	949	0	0	243	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	
Plumbing Fixtures	4.2%	1,321	729	0	0	107	164	421	450	629	671	700	729	729	729	729	729	729	729	729	729	729	
Paneling/Wallpaper	8.3%	2,594	2,766	0	0	743	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	
Doors	3.0%	931	974	0	0	171	974	974	974	974	974	974	974	974	974	974	974	974	974	974	974	974	
Wall Insulation	1.9%	581	639	0	0	39	191	312	326	501	501	639	639	639	639	639	639	639	639	639	639	639	
Built-in Appliances	2.6%	811	869	0	0	171	300	321	611	797	797	869	869	869	869	869	869	869	869	869	869	869	
Electrical & Lighting/Panel	5.6%	1,757	1,657	0	0	71	200	229	529	600	621	1,007	1,021	1,200	1,257	1,657	1,657	1,657	1,657	1,657	1,657	1,657	
Counter Tops	1.1%	349	392	0	0	75	118	118	118	132	392	392	392	392	392	392	392	392	392	392	392	392	
Wall Cabinets	2.3%	716	766	0	0	143	229	229	229	229	229	314	766	766	766	766	766	766	766	766	766	766	
Window Frame/Windows	3.2%	1,007	750	0	0	0	0	0	0	0	157	371	721	721	750	750	750	750	750	750	750	750	
Ceiling Insulation	8.9%	2,787	2,916	0	0	0	0	0	0	0	0	0	0	0	0	2,916	2,916	2,916	2,916	2,916	2,916	2,916	
Roof	8.2%	2,580	1,186	0	0	0	0	0	0	0	0	0	0	0	243	586	843	1,186	1,186	1,186	1,186	1,186	
Structural Frame	19.7%	6,200	2,671	0	0	0	2,621	2,621	2,621	2,621	2,621	2,671	2,671	2,671	2,671	2,671	2,671	2,671	2,671	2,671	2,671	2,671	
Exterior Panels	6.6%	2,089	1,057	0	29	29	457	557	586	686	800	829	900	900	929	1,057	1,057	1,057	1,057	1,057	1,057	1,057	
				Associated Repair or Clean-up Costs																			
Permits			258	29	35	92	164	170	176	183	189	199	209	210	214	252	254	258	258	258	258	258	
Emergency Service			1,500	0	0	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Sanitize/Mold Remediation			500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Total Damages			28,031	2,882	3,524	10,839	18,588	19,121	19,789	20,521	21,123	22,134	23,059	23,240	23,600	27,426	27,685	28,031	28,031	28,031	28,031	28,031	
Damage/New Value			89.2	9.2	11.2	34.5	59.1	60.8	63.0	65.3	67.2	70.4	73.4	73.9	75.1	87.3	88.1	89.2	89.2	89.2	89.2	89.2	
			Minimum	0.0	0.0	9.6	36.9	47.0	52.8	53.3	56.9	58.5	64.3	67.2	67.2	77.2	79.9	79.9	79.9	79.9	79.9	79.9	
			Most Likely	9.2	11.2	34.5	59.1	60.8	63.0	65.3	67.2	70.4	73.4	73.9	75.1	87.3	88.1	89.2	89.2	89.2	89.2	89.2	
			Maximum	15.8	19.1	55.2	65.6	65.9	66.4	71.9	73.3	74.7	79.6	80.3	85.5	97.0	97.0	97.0	97.0	97.0	97.0	97.0	

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 22. Expert Opinion Depth-Damage Estimates for Mobile Home Residential Structures, Long Duration (Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Underfloor Ductwork/Insulation	3.6%	1,133	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	
Air Conditioning Unit	5.1%	1,606	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	1,656	
Subflooring	8.7%	2,742	3,135	0	607	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	
Carpet/Tile	4.3%	1,345	1,466	0	0	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	1,466	
Bottom Cabinets	2.8%	877	949	0	0	243	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	949	
Plumbing Fixtures	4.2%	1,321	743	0	0	107	164	450	479	643	686	714	743	743	743	743	743	743	743	743	743	743	
Paneling/Wallpaper	8.3%	2,594	2,766	0	0	743	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	2,766	
Doors	3.0%	931	974	0	0	171	974	974	974	974	974	974	974	974	974	974	974	974	974	974	974	974	
Wall Insulation	1.9%	581	639	0	0	39	191	312	326	501	501	639	639	639	639	639	639	639	639	639	639	639	
Built-in Appliances	2.6%	811	869	0	0	171	300	321	611	797	869	869	869	869	869	869	869	869	869	869	869	869	
Electrical & Lighting/Panel	5.6%	1,757	1,657	0	0	71	200	229	529	600	621	1,007	1,193	1,371	1,429	1,657	1,657	1,657	1,657	1,657	1,657	1,657	
Counter Tops	1.1%	349	392	0	0	75	118	118	118	132	392	392	392	392	392	392	392	392	392	392	392	392	
Wall Cabinets	2.3%	716	766	0	0	143	229	229	229	229	229	314	766	766	766	766	766	766	766	766	766	766	
Window Frame/Windows	3.2%	1,007	750	0	0	0	0	0	0	0	186	500	750	750	750	750	750	750	750	750	750	750	
Ceiling Insulation	8.9%	2,787	2,916	0	0	0	0	0	0	0	0	0	0	0	0	2,916	2,916	2,916	2,916	2,916	2,916	2,916	
Roof	8.2%	2,580	1,457	0	0	0	0	0	0	0	0	0	0	0	343	1,029	1,114	1,457	1,457	1,457	1,457	1,457	
Structural Frame	19.7%	6,200	4,000	0	0	0	3,571	3,571	3,571	3,571	3,571	3,571	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
Exterior Panels	6.6%	2,089	1,371	0	29	29	486	586	614	829	1,086	1,114	1,357	1,357	1,357	1,371	1,371	1,371	1,371	1,371	1,371	1,371	
Total Value	100.0%	31,428	27,702	2,854	3,489	9,247	17,402	17,959	18,620	19,445	20,284	21,264	22,851	23,029	23,429	27,274	27,359	27,702	27,702	27,702	27,702	27,702	
				Associated Repair or Clean-up Costs																			
Permits			277	29	35	92	174	180	186	194	203	213	229	230	234	273	274	277	277	277	277	277	
Emergency Service			1,500	350	350	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
Sanitize/Mold Remediation			500	0	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	
Total Damages			29,979	3,232	3,874	10,839	19,576	20,138	20,806	21,640	22,487	23,476	25,079	25,260	25,664	29,547	29,633	29,979	29,979	29,979	29,979	29,979	
Damage/New Value			95.4	10.3	12.3	34.5	62.3	64.1	66.2	68.9	71.6	74.7	79.8	80.4	81.7	94.0	94.3	95.4	95.4	95.4	95.4	95.4	
			Minimum	0.0	0.0	9.6	41.1	47.0	52.8	53.3	56.9	58.5	71.0	71.0	71.0	80.9	84.6	84.6	84.6	84.6	84.6	84.6	
			Most Likely	10.3	12.3	34.5	62.3	64.1	66.2	68.9	71.6	74.7	79.8	80.4	81.7	94.0	94.3	95.4	95.4	95.4	95.4	95.4	
			Maximum	15.4	19.1	55.2	68.2	69.9	70.3	74.7	77.8	83.9	84.6	84.6	88.9	100.4	100.4	100.4	100.4	100.4	100.4	100.4	

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 23. Typical Commercial Structures

Commercial Category	Square Footage	New Construction Value
Metal Frame Walls	10,500	\$ 507,686
Masonry Walls	4,000	\$ 158,972
Wood or Steel Frame	5,000	\$ 441,237

Source: G.E.C., Inc.

Table 24. Expert Opinion Depth-Damage Estimates for Metal Frame Structures, Short Duration (Freshwater and Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
Repair or Replacement Damage Value (\$)																							
Slab/Foundation	14.6%	73,929	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	24.3%	123,429	8,343	0	0	1,571	3,029	3,029	3,029	3,029	3,029	4,771	4,771	5,200	5,200	6,771	6,771	6,771	6,771	6,771	6,771	8,343	8,343
Façade	2.4%	12,000	1,977	0	0	314	863	863	863	863	863	1,349	1,349	1,349	1,349	1,663	1,663	1,663	1,663	1,663	1,663	1,977	1,977
Wall Insulation	1.3%	6,571	6,914	0	0	0	1,707	1,993	2,171	2,457	2,886	3,743	4,414	4,414	4,414	5,129	5,486	5,486	5,486	6,914	6,914	6,914	6,914
Ceiling and Insulation	2.9%	14,786	11,029	0	0	0	0	0	0	0	0	571	571	571	1,714	8,314	11,029	11,029	11,029	11,029	11,029	11,029	11,029
HVAC	7.4%	37,714	29,786	0	0	3,143	6,657	8,943	8,943	14,171	14,171	14,886	14,886	14,886	14,886	18,443	25,500	29,786	29,786	29,786	29,786	29,786	29,786
Plumbing	5.2%	26,500	7,981	0	0	2,250	3,018	3,903	4,245	4,703	5,560	7,810	7,810	7,810	7,810	7,981	7,981	7,981	7,981	7,981	7,981	7,981	7,981
Electrical	13.5%	68,614	47,229	0	0	1,429	2,971	2,971	9,560	12,889	15,117	24,589	25,206	25,206	25,206	41,194	41,194	42,909	47,229	47,229	47,229	47,229	47,229
Flooring	3.2%	16,286	16,714	0	0	3,000	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714
Interior Drywall	2.3%	11,543	12,029	0	0	450	5,297	5,297	6,140	6,526	6,526	10,014	10,786	11,171	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029
Wall Finishes/Painting	3.2%	16,429	16,429	0	0	2,800	14,743	15,914	15,914	15,914	15,914	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429
Doors and Frames	3.0%	15,143	11,043	0	0	2,800	7,283	7,283	7,683	8,300	8,986	10,700	11,043	11,043	11,043	11,043	11,043	11,043	11,043	11,043	11,043	11,043	11,043
Millwork	1.0%	5,257	4,960	0	0	800	2,646	3,503	3,646	3,646	3,860	4,203	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960	4,960
Framing	12.2%	61,771	1,971	0	0	0	514	514	514	600	1,114	1,114	1,114	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971	1,971
Hardware	2.3%	11,714	7,533	0	0	857	1,104	1,275	1,447	1,618	5,247	6,275	6,275	6,275	7,361	7,361	7,533	7,533	7,533	7,533	7,533	7,533	7,533
Windows	1.2%	6,000	2,300	0	0	0	0	0	0	0	643	2,014	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300
Total	100.0%	507,686	186,237	0	0	19,414	66,547	72,203	80,870	91,429	100,629	125,182	128,628	130,299	133,385	162,302	172,602	178,602	182,922	184,351	184,351	186,236	186,236
Associated Repair or Clean-up Costs																							
Permits			1,862	0	0	194	665	722	809	914	1,006	1,252	1,286	1,303	1,334	1,623	1,726	1,786	1,829	1,844	1,844	1,862	1,862
Emergency Service			30,000	0	0	0	5,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Industrial Hygienist			2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Sanitize/ Mold			20,000	0	0	0	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total Damages			240,099	0	0	19,608	77,212	87,925	96,678	112,344	123,636	158,434	161,914	163,602	166,719	215,925	228,328	232,388	236,751	238,194	238,194	240,099	240,099
Damage/New Value			47.3	0.0	0.0	3.9	15.2	17.3	19.0	22.1	24.4	31.2	31.9	32.2	32.8	42.5	44.6	45.8	46.6	46.9	46.9	47.3	47.3
				Minimum	0.0	0.0	2.4	4.8	10.4	13.2	16.0	18.0	21.1	21.7	21.7	21.7	32.5	34.2	36.1	36.1	36.1	36.1	36.1
				Most Likely	0.0	0.0	3.9	15.2	17.3	19.0	22.1	24.4	31.2	31.9	32.2	32.8	42.5	44.6	45.8	46.6	46.9	46.9	47.3
				Maximum	0.0	0.0	22.6	24.7	25.6	25.6	35.6	36.0	52.7	52.7	53.2	53.2	62.1	62.1	62.1	62.1	62.5	62.5	65.2

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 25. Expert Opinion Depth-Damage Estimates for Metal Frame Structures, Long Duration (Freshwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	14.6%	73,929	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	24.3%	123,429	12,934	0	0	1,886	4,127	4,270	4,413	4,555	4,698	6,974	7,117	7,877	8,019	10,048	10,191	10,334	10,477	10,619	10,762	12,791	12,934
Facade	2.4%	12,000	2,615	0	0	377	1,035	1,064	1,078	1,093	1,107	1,704	1,718	1,733	1,747	2,138	2,153	2,167	2,181	2,195	2,210	2,601	2,615
Wall Insulation	1.3%	6,571	6,914	0	0	0	1,707	1,993	2,171	2,457	2,886	3,743	4,414	4,414	4,414	5,129	5,486	5,486	5,486	6,914	6,914	6,914	6,914
Ceiling and Insulation	2.9%	14,786	12,981	0	0	0	0	0	0	0	0	571	571	571	3,214	10,267	12,981	12,981	12,981	12,981	12,981	12,981	12,981
HVAC	7.4%	37,714	30,160	0	0	3,143	6,657	8,943	8,943	14,171	14,171	14,886	14,886	14,886	18,817	25,874	30,160	30,160	30,160	30,160	30,160	30,160	30,160
Plumbing	5.2%	26,500	9,004	0	0	2,250	3,203	4,250	4,718	5,470	6,327	8,577	8,577	8,577	8,577	9,004	9,004	9,004	9,004	9,004	9,004	9,004	9,004
Electrical	13.5%	68,614	54,010	0	0	1,429	2,971	2,971	10,570	13,898	16,127	26,414	27,303	27,303	27,303	46,075	46,075	47,789	54,010	54,010	54,010	54,010	54,010
Flooring	3.2%	16,286	16,714	0	0	3,000	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714
Interior Drywall	2.3%	11,543	12,029	0	0	450	5,297	5,297	6,140	6,526	6,526	10,014	10,786	11,171	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029
Wall Finishes/Painting	3.2%	16,429	16,429	0	0	2,800	14,743	15,914	15,914	15,914	15,914	15,914	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429
Doors and Frames	3.0%	15,143	12,017	0	0	2,800	8,420	8,420	8,820	9,274	9,960	11,674	12,017	12,017	12,017	12,017	12,017	12,017	12,017	12,017	12,017	12,017	12,017
Millwork	1.0%	5,257	5,070	0	0	800	2,756	3,613	3,756	3,756	3,970	4,313	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070	5,070
Framing	12.2%	61,771	3,110	0	0	0	1,012	1,012	1,012	1,136	1,876	1,876	1,876	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110	3,110
Hardware	2.3%	11,714	8,250	0	0	857	1,369	1,540	1,787	2,034	5,814	6,918	6,918	6,918	8,003	8,003	8,250	8,250	8,250	8,250	8,250	8,250	8,250
Windows	1.2%	6,000	5,229	0	0	0	0	0	0	0	643	5,229	5,229	5,229	5,229	5,229	5,229	5,229	5,229	5,229	5,229	5,229	5,229
Total	100.0%	507,686	207,467	0	0	19,791	70,012	76,003	86,037	96,999	106,734	136,036	139,625	142,019	146,762	180,079	190,612	196,769	203,147	204,732	204,890	207,310	207,467
				Associated Repair or Clean-up Costs																			
Permits			2,075	0	0	198	700	760	860	970	1,067	1,368	1,404	1,428	1,475	1,809	1,914	1,975	2,039	2,055	2,057	2,075	2,075
Emergency Service			30,000	0	0	0	5,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Industrial Hygienist			2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Sanitize/ Mold Remediation			20,000	0	0	0	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total Damages			261,541	0	0	19,989	80,712	91,763	101,897	117,969	129,801	169,404	173,029	175,447	180,237	233,888	244,525	250,744	257,186	258,787	258,946	261,385	261,542
Damage/New Value			51.5	0.0	0.0	3.9	15.9	18.1	20.1	23.2	25.6	33.5	34.2	34.7	35.7	46.2	48.3	49.5	50.8	51.1	51.2	51.6	51.7
			Minimum	0.0	0.0	2.4	5.0	10.8	14.4	17.7	21.2	25.9	26.5	26.5	35.4	35.4	41.4	41.4	41.4	41.4	41.4	41.4	41.4
			Most Likely	0.0	0.0	3.9	15.9	18.1	20.1	23.2	25.6	33.5	34.2	34.7	35.7	46.2	48.3	49.5	50.8	51.1	51.2	51.6	51.7
			Maximum	0.0	0.0	23.1	25.2	26.2	26.2	36.2	36.6	53.9	53.9	54.4	56.5	65.9	65.9	65.9	65.9	66.3	66.3	69.4	69.4

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 26. Expert Opinion Depth-Damage Estimates for Metal Frame Structures, Long Duration (Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	14.6%	73,929	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	24.3%	123,429	22,362	0	0	2,043	5,280	5,937	6,594	7,251	7,908	10,747	11,404	12,833	13,490	16,033	16,690	17,347	18,004	18,662	19,319	21,862	22,362
Facade	2.4%	12,000	3,491	0	0	377	1,085	1,211	1,273	1,336	1,399	2,045	2,108	2,171	2,233	2,673	2,736	2,799	2,862	2,925	2,988	3,428	3,491
Wall Insulation	1.3%	6,571	6,914	0	0	0	1,707	1,993	2,171	2,457	2,886	3,743	4,414	4,414	4,414	5,129	5,486	5,486	5,486	6,914	6,914	6,914	6,914
Ceiling and Insulation	2.9%	14,786	12,981	0	0	0	0	0	0	0	0	571	571	571	3,214	10,267	12,981	12,981	12,981	12,981	12,981	12,981	12,981
HVAC	7.4%	37,714	31,683	0	0	3,657	7,171	9,457	9,457	14,686	14,686	15,400	15,400	15,400	15,400	19,723	27,397	31,683	31,683	31,683	31,683	31,683	31,683
Plumbing	5.2%	26,500	9,627	0	0	2,250	3,368	4,518	4,986	5,798	6,861	9,111	9,111	9,111	9,111	9,627	9,627	9,627	9,627	9,627	9,627	9,627	9,627
Electrical	13.5%	68,614	58,930	0	0	1,429	3,170	3,170	11,677	15,109	17,516	29,171	30,060	30,060	30,060	50,481	50,481	52,709	58,930	58,930	58,930	58,930	58,930
Flooring	3.2%	16,286	16,714	0	0	3,000	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714
Interior Drywall	2.3%	11,543	12,029	0	0	450	5,297	5,297	6,140	6,526	6,526	10,014	10,786	11,171	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029	12,029
Wall Finishes/Painting	3.2%	16,429	16,429	0	0	2,800	14,743	15,914	15,914	15,914	15,914	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429	16,429
Doors and Frames	3.0%	15,143	13,243	0	0	2,800	9,450	9,450	9,950	10,243	11,100	12,814	13,243	13,243	13,243	13,243	13,243	13,243	13,243	13,243	13,243	13,243	13,243
Millwork	1.0%	5,257	5,113	0	0	800	2,799	3,656	3,799	3,799	4,013	4,356	5,113	5,113	5,113	5,113	5,113	5,113	5,113	5,113	5,113	5,113	5,113
Framing	12.2%	61,771	3,486	0	0	0	1,190	1,190	1,190	1,313	2,128	2,128	2,128	3,486	3,486	3,486	3,486	3,486	3,486	3,486	3,486	3,486	3,486
Hardware	2.3%	11,714	8,610	0	0	857	1,471	1,694	1,941	2,188	6,122	7,226	7,226	7,226	8,363	8,363	8,610	8,610	8,610	8,610	8,610	8,610	8,610
Windows	1.2%	6,000	6,000	0	0	0	0	0	0	0	643	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Total	100.0%	507,686	227,610	0	0	20,463	73,445	80,202	91,807	103,334	114,415	146,469	150,706	153,941	159,298	195,308	207,020	214,255	221,195	223,344	224,064	227,047	227,610
				Associated Repair or Clean-up Costs																			
Permits			2,276	0	0	205	734	802	918	1,033	1,144	1,465	1,507	1,539	1,593	1,953	2,070	2,143	2,212	2,233	2,241	2,270	2,276
Emergency Service			30,000	0	0	0	5,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Industrial Hygienist			2,000	0	0	0	0	0	0	0	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Sanitize/ Mold Remediation			20,000	0	0	0	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total Damages			281,886	0	0	20,667	84,180	96,004	107,725	124,367	137,559	179,934	184,213	187,480	192,891	249,261	261,091	268,397	275,407	277,577	278,305	281,317	281,886
Damage/New Value			55.5	0.0	0.0	4.1	16.6	18.9	21.2	24.5	27.1	35.4	36.3	36.9	38.0	49.1	51.4	52.9	54.2	54.7	54.8	55.4	55.5
				Minimum	0.0	0.0	0.2	5.3	11.1	15.3	18.7	22.7	27.4	28.0	28.0	28.0	40.1	40.3	46.3	46.3	46.3	46.3	46.3
				Most Likely	0.0	0.0	4.1	16.6	18.9	21.2	24.5	27.1	35.4	36.3	36.9	38.0	49.1	51.4	52.9	54.2	54.7	54.8	55.5
				Maximum	0.0	0.0	23.1	25.2	26.2	26.2	36.2	36.6	53.9	53.9	54.4	56.5	65.9	65.9	65.9	65.9	66.3	66.3	69.4

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

The next commercial structure category discussed was a two-story, 4,000 square foot, masonry bearing walls commercial structure. The experts estimated that this type of structure could be built new in the study area, not including the price of land, for \$158,972. Depth-damage estimates for this structure type for saltwater and freshwater long and short duration developed by the experts considering itemized damage to the structure are provided in tables 27 through 29.

The final structure category considered was a 5,000 square foot wood or steel frame commercial structure. This type of structure could be built new in the study area, not including the price of land, for approximately \$441,237 according to the experts. For this structure type, the depth-damage estimates for saltwater and freshwater short and long duration developed by the experts considering itemized damage to the structure are shown in tables 30 through 32.

**Table 27. Expert Opinion Depth-Damage Estimates for Masonry
Bearing Walls Structures, Short Duration (Freshwater and Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	22.6%	36,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	18.9%	30,000	1,868	0	0	0	730	730	802	802	859	1,095	1,095	1,095	1,095	1,095	1,725	1,868	1,868	1,868	1,868	1,868	1,868
Facade/Storefront	5.0%	7,875	2,447	0	0	0	328	328	357	357	539	593	593	593	672	2,118	2,118	2,390	2,447	2,447	2,447	2,447	2,447
HVAC	12.1%	19,314	14,164	0	857	857	3,900	6,114	6,414	6,414	7,464	8,321	8,321	8,321	8,321	10,079	11,393	13,014	13,729	13,879	14,164	14,164	14,164
Plumbing	4.1%	6,586	3,618	0	0	0	465	544	724	1,529	1,815	1,979	1,979	1,979	1,979	1,979	2,294	2,710	3,332	3,618	3,618	3,618	3,618
Electrical	15.0%	23,786	18,248	0	0	0	0	425	3,156	4,251	4,579	5,131	5,613	7,863	8,808	14,179	14,179	14,667	14,667	18,248	18,248	18,248	18,248
Flooring	2.1%	3,337	3,423	0	0	0	2,214	2,214	2,214	2,214	2,214	2,214	2,214	2,214	2,214	2,214	2,966	3,137	3,423	3,423	3,423	3,423	3,423
Interior Walls	4.0%	6,343	6,614	0	0	0	2,457	3,057	3,057	3,057	3,629	4,514	4,514	4,514	4,514	4,657	5,829	6,257	6,257	6,400	6,400	6,400	6,614
Wall Finishes/Painting	7.3%	11,600	11,814	0	0	0	4,679	6,393	6,393	6,393	6,393	6,893	6,893	6,893	6,893	6,893	10,064	10,814	11,814	11,814	11,814	11,814	11,814
Doors and Frames	3.0%	4,757	4,084	0	0	0	1,542	1,620	2,335	2,335	2,335	2,413	2,413	2,413	2,413	2,413	3,133	3,212	4,005	4,005	4,084	4,084	4,084
Millwork	2.3%	3,600	3,693	0	0	0	1,364	1,936	1,936	1,936	1,936	2,079	2,079	2,950	2,950	3,057	3,379	3,550	3,550	3,550	3,693	3,693	3,693
Ceilings	2.7%	4,343	3,100	0	0	0	0	0	0	0	0	429	429	429	429	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100
Windows	0.9%	1,431	1,239	0	0	0	0	0	0	0	171	636	981	1,010	1,039	1,067	1,153	1,153	1,153	1,153	1,239	1,239	1,239
Sub-Total	100.0%	158,972	74,312	0	857	857	17,679	23,362	27,387	29,287	31,934	36,298	37,126	40,355	42,775	52,853	61,605	65,930	69,345	73,505	74,098	74,098	74,312
				Associated Repair or Clean-up Costs																			
Permits			743	0	9	9	177	234	274	293	319	363	371	404	428	529	616	659	693	735	741	741	743
Emergency Service			8,000				2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	8,000	8,000
Industrial Hygienist			1,000								1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Sanitize/ Mold Remediation			4,000				1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Damages			88,055	0	866	866	20,856	26,595	30,661	33,580	37,253	43,661	44,497	47,758	50,202	62,381	73,221	77,589	81,039	85,240	85,839	87,839	88,055
Damage/New Value			55.4	0.0	0.5	0.5	13.1	16.7	19.3	21.1	23.4	27.5	28.0	30.0	31.6	39.2	46.1	48.8	51.0	53.6	54.0	55.3	55.4
				Minimum	0.0	0.0	0.0	3.8	11.9	13.9	14.4	16.5	20.7	21.1	21.1	26.8	32.1	39.6	39.7	41.3	41.6	42.9	42.9
				Most Likely	0.0	0.5	0.5	13.1	16.7	19.3	21.1	23.4	27.5	28.0	30.0	31.6	39.2	46.1	48.8	51.0	53.6	54.0	55.3
				Maximum	0.0	1.5	1.5	20.0	21.2	29.8	31.4	33.0	36.4	37.3	47.0	52.5	58.5	65.1	65.1	66.7	66.7	67.8	67.8

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 28. Expert Opinion Depth-Damage Estimates for Masonry
Bearing Walls Structures, Long Duration (Freshwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	22.6%	36,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	18.9%	30,000	2,079	0	0	0	814	814	900	900	964	1,236	1,236	1,236	1,236	1,907	2,079	2,079	2,079	2,079	2,079	2,079	
Façade/Storefront	5.0%	7,875	2,611	0	0	0	394	394	436	436	650	721	721	829	2,275	2,275	2,532	2,611	2,611	2,611	2,611	2,611	
HVAC	12.1%	19,314	15,618	0	943	943	4,300	6,836	7,193	7,193	8,350	9,293	9,293	9,293	9,293	11,211	12,761	14,532	15,396	15,561	15,618	15,618	
Plumbing	4.1%	6,586	3,983	0	0	0	571	687	887	1,759	2,044	2,210	2,210	2,210	2,210	2,526	2,611	3,411	3,983	3,983	3,983	3,983	
Electrical	15.0%	23,786	19,729	0	0	0	0	489	3,331	4,560	4,921	5,614	6,000	8,250	9,279	15,780	15,780	16,381	16,381	19,729	19,729	19,729	
Flooring	2.1%	3,337	3,537	0	0	0	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	3,051	3,223	3,537	3,537	3,537	3,537	3,537	
Interior Walls	4.0%	6,343	6,700	0	0	0	2,457	3,086	3,086	3,086	3,686	4,571	4,571	4,571	4,571	4,714	5,914	6,343	6,343	6,486	6,486	6,700	
Wall Finishes/Painting	7.3%	11,600	12,014	0	0	0	4,679	6,493	6,493	6,493	6,493	6,993	6,993	6,993	6,993	6,993	10,164	10,914	12,014	12,014	12,014	12,014	
Doors and Frames	3.0%	4,757	4,543	0	0	0	1,571	1,671	2,421	2,421	2,421	2,579	2,579	2,579	2,579	2,579	3,293	3,471	4,329	4,471	4,543	4,543	
Millwork	2.3%	3,600	3,693	0	0	0	1,364	1,936	1,936	1,936	1,936	2,079	2,079	2,950	2,950	3,057	3,379	3,550	3,550	3,693	3,693	3,693	
Ceilings	2.7%	4,343	3,286	0	0	0	0	0	0	0	0	429	429	429	429	3,171	3,171	3,171	3,286	3,286	3,286	3,286	
Windows	0.9%	1,431	1,260	0	0	0	0	0	0	0	257	974	1,089	1,117	1,146	1,174	1,174	1,174	1,174	1,260	1,260	1,260	
Sub-Total	100.0%	158,972	79,051	0	943	943	18,451	24,706	28,983	31,083	34,023	38,999	39,499	42,756	45,259	56,700	65,653	70,061	74,111	78,480	78,837	78,837	
				Associated Repair or Clean-up Costs																			
Permits			791	0	9	9	185	247	290	311	340	390	395	428	453	567	657	701	741	785	788	788	
Emergency Service			8000	0	0	0	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	8,000	
Industrial Hygienist			1000	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Sanitize/ Mold Remediation			4000	0	0	0	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
Total Damages			92,842	0	952	952	21,636	27,953	32,273	35,394	39,363	46,389	46,894	50,183	52,712	66,267	77,309	81,762	85,853	90,265	90,626	92,842	
Damage/New Value			58.4	0.0	0.6	0.6	13.6	17.6	20.3	22.3	24.8	29.2	29.5	31.6	33.2	41.7	48.6	51.4	54.0	56.8	57.0	58.3	
			Minimum	0.0	0.0	0.0	4.1	13.0	15.2	15.6	18.7	22.5	23.0	23.0	23.0	28.0	33.5	41.2	41.2	42.9	43.2	44.5	
			Most Likely	0.0	0.6	0.6	13.6	17.6	20.3	22.3	24.8	29.2	29.5	31.6	33.2	41.7	48.6	51.4	54.0	56.8	57.0	58.3	
			Maximum	0.0	1.5	1.6	20.8	22.0	30.6	32.2	33.8	38.1	38.1	47.8	53.3	59.7	66.2	66.2	66.8	67.9	67.9	69.0	

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 29. Expert Opinion Depth-Damage Estimates for Masonry
Bearing Walls Structures, Long Duration (Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	22.6%	36,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	18.9%	30,000	2,494	0	0	0	977	977	1,080	1,080	1,157	1,483	1,483	1,483	1,483	1,483	2,289	2,494	2,494	2,494	2,494	2,494	2,494
Façade/Storefront	5.0%	7,875	2,869	0	0	0	473	473	523	523	780	866	866	1,020	2,466	2,466	2,775	2,869	2,869	2,869	2,869	2,869	2,869
HVAC	12.1%	19,314	17,114	0	943	943	4,736	7,506	7,934	7,934	9,323	10,266	10,266	10,266	10,266	12,423	14,110	15,996	16,860	17,057	17,114	17,114	17,114
Plumbing	4.1%	6,586	4,669	0	0	0	710	876	1,118	2,055	2,370	2,591	2,591	2,591	2,591	2,591	3,012	3,097	4,069	4,669	4,669	4,669	4,669
Electrical	15.0%	23,786	21,808	0	0	0	0	704	3,632	4,861	5,381	6,194	6,677	8,927	9,956	16,805	16,805	17,568	17,568	21,808	21,808	21,808	21,808
Flooring	2.1%	3,337	3,537	0	0	0	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	3,051	3,223	3,537	3,537	3,537	3,537	3,537	3,537
Interior Walls	4.0%	6,343	6,700	0	0	0	2,457	3,086	3,086	3,086	3,686	4,571	4,571	4,571	4,571	4,714	5,914	6,343	6,343	6,486	6,486	6,486	6,700
Wall Finishes/Painting	7.3%	11,600	12,014	0	0	0	4,679	6,493	6,493	6,493	6,493	6,993	6,993	6,993	6,993	6,993	10,164	10,914	12,014	12,014	12,014	12,014	12,014
Doors and Frames	3.0%	4,757	4,751	0	0	0	1,707	1,807	2,557	2,557	2,557	2,714	2,714	2,714	2,714	2,714	3,501	3,679	4,537	4,679	4,751	4,751	4,751
Millwork	2.3%	3,600	3,654	0	0	0	1,434	2,063	2,063	2,063	2,063	2,206	2,206	2,506	2,506	2,649	3,306	3,511	3,511	3,511	3,654	3,654	3,654
Ceilings	2.7%	4,343	3,286	0	0	0	0	0	0	0	0	429	429	429	429	3,171	3,171	3,171	3,286	3,286	3,286	3,286	3,286
Windows	0.9%	1,431	1,431	0	0	0	0	0	0	0	257	1,146	1,260	1,289	1,317	1,346	1,346	1,346	1,346	1,346	1,431	1,431	1,431
Sub-Total	100.0%	158,972	84,329	0	943	943	19,472	26,284	30,786	32,951	36,366	41,758	42,355	45,088	47,592	59,655	69,444	74,213	78,434	83,757	84,114	84,114	84,329
Associated Repair or Replacement Costs																							
Permits			843	0	9	9	195	263	308	330	364	418	424	451	476	597	694	742	784	838	841	841	843
Emergency Service			8,000	0	0	0	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	6,000	6,000	6,000	6,000	6,000	8,000	8,000
Industrial Hygienist			1,000	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Sanitize/ Mold Remediation			4,000	0	0	0	1,000	1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Total Damages			98,172	0	952	952	22,667	29,547	34,094	37,281	41,730	49,175	49,779	52,539	55,068	69,251	81,138	85,955	90,219	95,595	95,955	97,955	98,172
Damage/New Value			61.8	0.0	0.6	0.6	14.3	18.6	21.4	23.5	26.2	30.9	31.3	33.0	34.6	43.6	51.0	54.1	56.8	60.1	60.4	61.6	61.8
			Minimum	0.0	0.0	0.0	4.0	13.3	15.7	16.1	20.2	23.6	24.0	24.0	24.0	32.6	39.1	46.3	46.9	49.8	50.1	51.4	51.4
			Most Likely	0.0	0.6	0.6	14.3	18.6	21.4	23.5	26.2	30.9	31.3	33.0	34.6	43.6	51.0	54.1	56.8	60.1	60.4	61.6	61.8
			Maximum	0.0	1.5	1.6	21.8	23.0	31.7	33.4	35.2	39.5	39.5	49.3	54.8	61.5	68.0	68.0	68.7	69.9	69.9	70.9	70.9

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 30. Expert Opinion Depth-Damage Estimates for Wood or Steel Frame Structures, Short Duration (Freshwater and Saltwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	8.5%	37,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	14.0%	61,714	3,125	0	0	0	961	1,046	1,132	1,218	1,304	1,389	1,475	1,561	1,732	1,818	2,354	2,439	2,525	2,611	2,696	3,039	3,125
Roof	12.1%	53,543	3,500	0	0	0	0	0	0	0	0	0	0	0	0	450	1,838	2,975	3,150	3,238	3,325	3,413	3,500
Facade	0.9%	4,046	1,561	0	0	0	234	360	393	498	600	721	721	841	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
Wall Insulation	0.7%	3,171	3,543	0	0	0	1,360	1,646	1,646	1,646	2,074	3,303	3,303	3,303	3,303	3,303	3,303	3,543	3,543	3,543	3,543	3,543	3,543
Ceiling	2.9%	12,979	13,950	0	0	0	0	0	0	0	0	0	0	0	0	9,886	9,886	12,236	12,236	13,950	13,950	13,950	13,950
Ceiling Insulation	1.5%	6,424	7,053	0	0	0	0	0	0	0	0	0	0	0	0	5,086	5,086	6,196	6,196	7,053	7,053	7,053	7,053
HVAC	5.6%	24,686	25,379	0	0	0	4,350	12,293	13,436	16,071	16,071	19,071	20,214	20,214	20,214	21,093	24,807	25,379	25,379	25,379	25,379	25,379	25,379
Plumbing	4.2%	18,514	4,405	0	0	0	414	414	1,089	2,755	3,055	3,205	3,205	3,205	3,805	4,105	4,105	4,105	4,405	4,405	4,405	4,405	4,405
Electrical	7.0%	30,857	23,400	0	0	0	0	0	4,530	5,631	5,631	6,651	9,472	9,472	12,472	12,922	17,497	19,800	19,800	23,400	23,400	23,400	23,400
Flooring	5.5%	24,114	25,714	0	0	0	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714
Interior Walls	8.4%	37,029	39,200	0	0	0	18,477	18,477	19,619	19,619	20,325	29,753	29,753	36,173	36,173	36,878	36,878	37,583	37,583	38,288	38,288	38,288	39,200
Wall Finishes/Painting	6.7%	29,429	30,071	0	0	0	23,214	23,214	26,071	26,071	26,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071
Doors and Frames	5.0%	22,217	20,794	0	0	0	14,794	17,366	17,366	17,366	17,366	20,794	20,794	20,794	20,794	20,794	20,794	20,794	20,794	20,794	20,794	20,794	20,794
Millwork	8.4%	37,029	38,943	0	0	0	18,310	24,025	24,025	24,882	24,882	26,292	28,435	30,578	34,049	36,621	36,621	38,943	38,943	38,943	38,943	38,943	38,943
Exterior Wall Finish	4.4%	19,371	8,721	0	0	0	4,641	4,911	4,911	5,241	5,691	5,871	6,021	6,321	8,346	8,346	8,421	8,721	8,721	8,721	8,721	8,721	8,721
Hardware	1.4%	6,171	5,679	0	0	0	1,337	1,487	1,562	1,562	3,107	3,932	5,004	5,154	5,679	5,679	5,679	5,679	5,679	5,679	5,679	5,679	5,679
Windows/Glazing	2.8%	12,343	7,029	0	0	0	0	0	0	825	2,914	4,114	6,579	6,729	7,029	7,029	7,029	7,029	7,029	7,029	7,029	7,029	7,029
Total	100.0%	441,237	262,067	0	0	0	113,807	130,953	141,494	149,099	154,805	180,883	190,761	200,129	210,942	231,354	241,642	252,767	253,328	260,378	260,551	260,981	262,067
				Associated Repair or Clean-up Costs																			
Permits			2,621	0	0	0	1,138	1,310	1,415	1,491	1,548	1,809	1,908	2,001	2,109	2,314	2,416	2,528	2,533	2,604	2,606	2,610	2,621
Emergency Service			13,929	0	0	0	2,286	4,643	4,643	4,643	4,643	9,286	9,286	9,286	9,286	13,929	13,929	13,929	13,929	13,929	13,929	13,929	13,929
Industrial Hygienist			1,000	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Sanitize/ Mold Remediation			10,000	0	0	0	2,500	2,500	2,500	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Damages			289,616	0	0	0	119,730	139,405	150,052	160,233	166,996	197,978	207,955	217,416	228,337	258,596	268,987	280,224	280,790	287,910	288,085	288,520	289,616
Damage/New Value			65.6	0.0	0.0	0.0	27.1	31.6	34.0	36.3	37.8	44.9	47.1	49.3	51.7	58.6	61.0	63.5	63.6	65.3	65.3	65.4	65.6
			Minimum	0.0	0.0	0.0	7.3	19.7	27.2	28.1	28.9	41.2	46.6	51.4	52.4	60.5	65.2	65.2	65.2	65.3	65.3	65.3	65.3
			Most Likely	0.0	0.0	0.0	27.1	31.6	34.0	36.3	37.8	44.9	47.1	49.3	51.7	58.6	61.0	63.5	63.6	65.3	65.3	65.4	65.6
			Maximum	0.0	0.0	0.0	38.3	45.1	49.2	50.7	51.1	52.2	56.9	56.9	69.2	75.4	75.4	75.4	75.4	75.4	75.4	75.4	75.4

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

Table 31. Expert Opinion Depth-Damage Estimates for Wood or Steel Frame Structures, Long Duration (Freshwater)

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	8.5%	37,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Building Structure	14.0%	61,714	9,208	0	0	0	1,342	1,580	2,117	2,354	2,734	3,128	3,508	3,902	4,234	4,771	6,902	7,597	7,834	8,214	8,451	8,971	9,208
Roof	12.1%	53,543	4,470	0	0	0	0	0	0	0	0	0	0	0	0	487	2,158	3,545	3,803	3,970	4,137	4,303	4,470
Façade	0.9%	4,046	1,955	0	0	0	365	525	563	699	810	1,096	1,096	1,235	1,955	1,955	1,955	1,955	1,955	1,955	1,955	1,955	1,955
Wall Insulation	0.7%	3,171	3,543	0	0	0	1,360	1,646	1,646	1,646	2,074	3,303	3,303	3,303	3,303	3,303	3,543	3,543	3,543	3,543	3,543	3,543	3,543
Ceiling	2.9%	12,979	13,950	0	0	0	0	0	0	0	0	0	0	0	0	9,886	9,886	12,236	12,236	13,950	13,950	13,950	13,950
Ceiling Insulation	1.5%	6,424	7,053	0	0	0	0	0	0	0	0	0	0	0	0	5,086	5,086	6,196	6,196	7,053	7,053	7,053	7,053
HVAC	5.6%	24,686	25,229	0	0	0	4,286	12,229	13,371	15,943	15,943	18,943	20,086	20,086	20,086	20,943	24,657	25,229	25,229	25,229	25,229	25,229	25,229
Plumbing	4.2%	18,514	4,742	0	0	0	466	466	1,212	2,998	3,328	3,485	3,485	3,485	4,114	4,428	4,428	4,428	4,742	4,742	4,742	4,742	4,742
Electrical	7.0%	30,857	24,177	0	0	0	0	0	4,681	5,730	5,730	6,861	9,759	9,759	12,759	13,254	18,047	20,241	20,241	24,177	24,177	24,177	24,177
Flooring	5.5%	24,114	25,714	0	0	0	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714
Interior Walls	8.4%	37,029	39,200	0	0	0	18,477	18,477	19,619	19,619	20,325	29,753	29,753	36,173	36,173	36,878	36,878	37,583	37,583	38,288	38,288	38,288	39,200
Wall Finishes/Painting	6.7%	29,429	30,071	0	0	0	23,214	23,214	26,071	26,071	26,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071
Doors and Frames	5.0%	22,217	21,154	0	0	0	15,154	17,726	17,726	17,726	17,726	21,154	21,154	21,154	21,154	21,154	21,154	21,154	21,154	21,154	21,154	21,154	21,154
Millwork	8.4%	37,029	38,943	0	0	0	18,310	24,025	24,025	24,882	24,882	26,292	28,435	30,578	34,049	36,621	36,621	38,943	38,943	38,943	38,943	38,943	38,943
Exterior Wall Finish	4.4%	19,371	8,874	0	0	0	4,659	4,947	4,947	5,295	5,767	5,959	6,116	6,430	8,474	8,474	8,560	8,874	8,874	8,874	8,874	8,874	8,874
Hardware	1.4%	6,171	5,834	0	0	0	1,337	1,502	1,581	1,581	3,197	4,069	5,141	5,298	5,834	5,834	5,834	5,834	5,834	5,834	5,834	5,834	5,834
Windows/Glazing	2.8%	12,343	7,336	0	0	0	0	0	0	919	3,034	4,331	6,818	6,991	7,336	7,336	7,336	7,336	7,336	7,336	7,336	7,336	7,336
Total	100.0%	441,237	271,455	0	0	0	114,685	132,049	143,274	151,177	157,335	184,160	194,440	204,179	215,256	236,195	248,590	260,479	261,288	269,048	269,452	270,139	271,454
				Associated Repair or Clean-up Costs																			
Permits			2,715	0	0	0	1,147	1,320	1,433	1,512	1,573	1,842	1,944	2,042	2,153	2,362	2,486	2,605	2,613	2,690	2,695	2,701	2,715
Emergency Service			13,929	0	0	0	2,286	4,643	4,643	4,643	4,643	9,286	9,286	9,286	9,286	13,929	13,929	13,929	13,929	13,929	13,929	13,929	13,929
Industrial Hygienist			1,000	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Sanitize/ Mold Remediation			10,000	0	0	0	2,500	2,500	2,500	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Damages			299,098	0	0	0	120,618	140,513	151,849	162,332	169,551	201,287	211,670	221,506	232,694	263,485	276,004	288,012	288,830	296,667	297,075	297,769	299,097
Damage/New Value			67.8	0.0	0.0	0.0	27.3	31.8	34.4	36.8	38.4	45.6	48.0	50.2	52.7	59.7	62.6	65.3	65.5	67.2	67.3	67.5	67.8
			Minimum	0.0	0.0	0.0	7.7	20.1	27.9	28.8	29.8	42.4	42.6	44.7	45.3	52.6	52.6	56.6	56.8	60.0	60.3	62.8	60.7
			Most Likely	0.0	0.0	0.0	27.3	31.8	34.4	36.8	38.4	45.6	48.0	50.2	52.7	59.7	62.6	65.3	65.5	67.2	67.3	67.5	67.8
			Maximum	0.0	0.0	0.0	38.4	45.5	49.8	51.6	52.2	53.5	58.3	58.5	71.0	77.4	77.6	77.8	78.0	78.2	78.4	78.6	78.8

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

**Table 32. Expert Opinion Depth-Damage Estimates for Wood
or Steel Frame Structures, Long Duration (Saltwater)**

Structure Items	Percent of Total	New Item Value (\$)	Repair or Replace Cost (\$)	Flood Level (feet) Relative to First Floor																			
				-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
				Repair or Replacement Damage Value (\$)																			
Slab/Foundation	8.5%	37,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Structure	14.0%	61,714	11,050	0	0	0	1,611	1,896	2,540	2,825	3,281	3,754	4,210	4,683	5,081	5,725	8,283	9,116	9,401	9,857	10,141	10,765	11,050
Roof	12.1%	53,543	5,364	0	0	0	0	0	0	0	0	0	0	0	0	585	2,589	4,254	4,564	4,764	4,964	5,164	5,364
Façade	0.9%	4,046	2,202	0	0	0	438	630	676	839	972	1,316	1,316	1,482	2,202	2,202	2,202	2,202	2,202	2,202	2,202	2,202	2,202
Wall Insulation	0.7%	3,171	3,543	0	0	0	1,360	1,646	1,646	1,646	2,074	3,303	3,303	3,303	3,303	3,303	3,303	3,543	3,543	3,543	3,543	3,543	3,543
Ceiling	2.9%	12,979	13,950	0	0	0	0	0	0	0	0	0	0	0	0	9,886	9,886	12,236	12,236	13,950	13,950	13,950	13,950
Ceiling Insulation	1.5%	6,424	7,053	0	0	0	0	0	0	0	0	0	0	0	0	5,086	5,086	6,196	6,196	7,053	7,053	7,053	7,053
HVAC	5.6%	24,686	25,829	0	0	0	4,543	12,486	13,629	16,457	16,457	19,457	20,600	20,600	20,600	21,543	25,257	25,829	25,829	25,829	25,829	25,829	25,829
Plumbing	4.2%	18,514	6,132	0	0	0	855	855	1,854	3,997	4,435	4,623	4,623	4,623	5,378	5,755	5,755	5,755	6,132	6,132	6,132	6,132	6,132
Electrical	7.0%	30,857	29,196	0	0	0	0	0	5,350	6,398	6,398	7,921	11,439	11,439	14,439	15,220	20,971	23,165	29,196	29,196	29,196	29,196	29,196
Flooring	5.5%	24,114	25,714	0	0	0	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714	25,714
Interior Walls	8.4%	37,029	39,200	0	0	0	18,477	18,477	19,619	19,619	20,325	29,753	29,753	36,173	36,173	36,878	36,878	37,583	37,583	38,288	38,288	38,288	39,200
Wall Finishes/Painting	6.7%	29,429	30,071	0	0	0	23,357	24,643	26,071	26,071	26,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071	30,071
Doors and Frames	5.0%	22,217	22,444	0	0	0	17,158	19,016	19,016	19,016	19,016	22,444	22,444	22,444	22,444	22,444	22,444	22,444	22,444	22,444	22,444	22,444	22,444
Millwork	8.4%	37,029	38,943	0	0	0	18,310	24,025	24,025	24,882	24,882	26,292	28,435	30,578	34,049	36,621	36,621	38,943	38,943	38,943	38,943	38,943	38,943
Exterior Wall Finish	4.4%	19,371	9,490	0	0	0	4,717	5,062	5,062	5,480	6,121	6,351	6,540	6,917	9,009	9,009	9,113	9,490	9,490	9,490	9,490	9,490	9,490
Hardware	1.4%	6,171	6,098	0	0	0	1,387	1,585	1,680	1,680	3,537	4,426	5,497	5,686	6,098	6,098	6,098	6,098	6,098	6,098	6,098	6,098	6,098
Windows/Glazing	2.8%	12,343	8,784	0	0	0	0	0	1,224	3,540	5,640	8,162	8,370	8,784	8,784	8,784	8,784	8,784	8,784	8,784	8,784	8,784	8,784
Total	100.0%	441,237	285,063	0	0	0	117,928	136,033	146,881	155,847	162,822	191,067	202,108	212,083	223,346	244,923	259,055	271,423	272,395	282,358	282,842	283,666	285,063
				Associated Repair or Clean-up Costs																			
Permits			2,851	0	0	0	1,179	1,360	1,469	1,558	1,628	1,911	2,021	2,121	2,233	2,449	2,591	2,714	2,724	2,824	2,828	2,837	2,851
Emergency Service			13,929	0	0	0	2,286	4,643	4,643	4,643	4,643	9,286	9,286	9,286	9,286	13,929	13,929	13,929	13,929	13,929	13,929	13,929	13,929
Industrial Hygienist			1,000	0	0	0	0	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Sanitizer/ Mold Remediation			10,000	0	0	0	2,500	2,500	2,500	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Damages			312,842	0	0	0	123,893	144,536	155,493	167,049	175,093	208,263	219,415	229,489	240,865	272,301	286,574	299,066	300,047	310,110	310,599	311,431	312,842
Damage/New Value			70.9	0.0	0.0	0.0	28.1	32.8	35.2	37.9	39.7	47.2	49.7	52.0	54.6	61.7	64.9	67.8	68.0	70.3	70.4	70.6	70.9
			Minimum	0.0	0.0	0.0	9.2	22.6	28.2	29.1	30.4	43.7	43.4	47.2	47.9	53.3	53.3	60.2	60.3	64.5	64.5	64.5	64.5
			Most Likely	0.0	0.0	0.0	28.1	32.8	35.2	37.9	39.7	47.2	49.7	52.0	54.6	61.7	64.9	67.8	68.0	70.3	70.4	70.6	70.9
			Maximum	0.0	0.0	0.0	38.5	45.6	49.9	51.9	52.6	54.0	58.9	59.1	71.6	78.1	78.3	78.6	78.8	79.0	79.2	79.5	79.7

Note: Highlighted areas indicate the depth at which a component is totally damaged.

Source: G.E.C., Inc.

IV. RESIDENTIAL CONTENT VALUES AND CONTENT-TO-STRUCTURE VALUE RATIOS BASED ON HOMEOWNER INTERVIEWS

A. OBJECTIVE

Limited field surveys were conducted to develop the content depth-damage relationships and CSV for residential categories. The overall objective of the study was to produce reliable estimates of percent damage to contents and percent damage to structures at various flood heights and flood conditions. Although several different data sources were examined during the course of the study, the only source that uses a true cost approach for determining the value of contents is the homeowner interview method. The ultimate objective of conducting homeowner interviews was to determine actual estimates of content value for each residential content category, as well as the placement of contents in the home. The homeowner surveys produced a total content value for each home in each category. This total content value was compared to Marshall & Swift structure value estimates for each home to provide an estimate of content-to-structure value ratios. All sample homes in each category were aggregated to provide an average estimate of content value and CSV for each residential content category.

B. DATA ACQUISITION

The first step in the homeowner interview process was to select a sample set of homes. Although the sample size used for this effort was limited to 39 surveys (19 one-story, 15 two-story, and five mobile homes), an attempt was made to select a set of homes that was typical in size and value to those found throughout the eight-parish study area. Residents of these parishes were notified of the need for interview participants through local government officials and business owners. These local contacts were provided a brief summary of the study purpose and objective and an open invitation for all residents in the study area to participate in the homeowner interview process. As compensation for their time and effort, each homeowner who agreed to be interviewed received a video tape and list of the contents of their home useful for insurance purposes.

Several area residents responded to the call for participation. These calls were used to obtain basic information such as name, address, and telephone number and to present preliminary screening questions with respect to estimated home value, square footage, number of bedrooms, and structure type (one-story, two-story, mobile home). The number of responses from local contacts was insufficient to obtain the needed sample size. Therefore, other forms of solicitation were employed, including placing flyers at area businesses and on doors in residential neighborhoods and simple conveyance of study objectives by word of mouth. Through this combination of methods, a sufficient number of persons willing to participate in the survey were identified. These selected homeowners were notified, and an interview time was scheduled at their convenience.

Homeowner interviews were conducted at the owner's residence to develop a total content inventory for each sample residence. The interview focused on completing an in-depth questionnaire that is contained in the USACE Institute for Water Resources (IWR) document *Guidelines to Estimating Existing and Future Residential Content Values* (Water Resources Support Center, June 1993, IWR Report 93-R-7). In addition to the inventory, each item was valued at purchase price, or replacement cost, and an age was recorded for each item. For

items that were not purchased new, the owner estimated a current depreciated replacement cost or market value. The purchase price and age of each item was used to calculate the depreciated replacement cost for all items inventoried in each home. Marshall & Swift characteristics were also recorded for use in calculating the depreciated structure value for each sample home. Each homeowner interview, including video taping, required between 1.0 and 4.0 hours to complete. Table 33 shows the time required for completing each residential survey. These burden times represent only the time spent in the homes conducting the interview and do not include time for soliciting participants, preparing interview forms, or locating and driving to the survey homes.

C. RESIDENTIAL STRUCTURE VALUES AND CONTENT VALUE AS A PERCENT OF STRUCTURE VALUE

After the homeowner interviews were completed, the content inventories, the age of each content item, and the replacement cost for each item were used to calculate the depreciated replacement value of contents in each sample home. Depreciation was determined on the basis of useful life and percent of value retained data for household inventories recommended by IWR in *Guidelines to Estimating Existing and Future Residential Content Values*. The useful lives for household contents that were used for depreciating the sample inventories appear in Appendix C. Appendix D provides the individual inventories with depreciated values for all sample homes and includes notes and details concerning the method of depreciation for household contents.

Content-to-structure value ratios were computed for each sample home based on the total depreciated content value developed from the homeowner interviews and on Marshall & Swift estimates of depreciated structure value. Each interviewed homeowner was asked the market value of their property. Some had recent appraisals or had recently acquired the home and were able to provide a good indication of the market value of both land and structure. However, most could not provide a structure value only estimate. As a consequence, the Marshall & Swift Valuation Service was used to calculate structure values for all sample homes so that there would be a common basis for all depreciated structure value estimates.

Table 34 provides a summary of the content value, structure value, and content value as a percent of structure value for each sample home, as well as averages for each residential category.

Table 33. Burden Time for Homeowner Interviews

Sample Number	Burden Time (minutes)
1R01	100
1R02	141
1R03	180
1R04	55
1R05	165
1R06	145
1R07	204
1R08	125
1R09	154
1R10	120
1R11	105
1R12	100
1R13	105
1R14	105
1R15	120
1R16	130
1R17	150
1R18	130
1R19	115
Average	129
2R01	190
2R02	184
2R03	175
2R04	204
2R05	225
2R06	150
2R07	150
2R08	100
2R09	90
2R10	214
2R11	185
2R12	240
2R13	220
2R14	195
2R15	180
Average	180
MH1	90
MH2	96
MH3	109
MH4	103
MH5	99
Average	99
Grand Total	5,648

Source: G.E.C., Inc.

Table 34. Content Values, Structure Values, and CSV

Sample Number	Square Footage	Marshall & Swift One-Story Residences	Content Value	CSV
1R01	2,700	114,240	62,061	0.54
1R02	2,200	100,032	43,844	0.44
1R03	3,500	174,534	47,276	0.27
1R04	2,000	83,624	33,720	0.40
1R05	2,250	87,744	144,619	1.65
1R06	3,700	133,929	93,032	0.69
1R07	3,163	157,525	137,890	0.88
1R08	2,800	77,392	47,357	0.61
1R09	3,500	130,855	126,265	0.96
1R10	1,700	95,322	53,569	0.56
1R11	2,300	96,264	25,460	0.26
1R12	2,000	68,807	54,498	0.79
1R13	1,400	31,268	11,527	0.37
1R14	2,400	98,637	28,853	0.29
1R15	1,400	44,401	31,598	0.71
1R16	1,830	126,817	23,124	0.18
1R17	2,000	73,035	53,579	0.73
1R18	4,178	106,034	225,848	2.13
1R19	2,000	69,737	51,774	0.74
Average	2,475	98,431	68,205	0.69
Two-Story Residences				
2R01	3,750	214,431	98,050	0.46
2R02	2,750	115,817	138,077	1.19
2R03	3,323	142,593	66,134	0.46
2R04	2,250	112,110	97,498	0.87
2R05	2,950	96,689	72,416	0.75
2R06	3,900	89,143	38,756	0.43
2R07	3,400	185,002	81,464	0.44
2R08	2,200	156,335	34,628	0.22
2R09	2,400	41,659	36,010	0.86
2R10	2,200	79,603	115,945	1.46
2R11	2,560	126,452	173,931	1.38
2R12	2,600	77,460	74,859	0.97
2R13	2,910	162,375	66,913	0.41
2R14	3,500	114,360	79,404	0.69
2R15	3,600	106,046	46,772	0.44
Average	2,953	121,338	81,390	0.67
Mobile Home Residences				
MH1	840	28,522	17,922	0.63
MH2	1,152	14,875	24,916	1.68
MH3	1,680	10,544	14,990	1.42
MH4	1,280	7,884	24,422	3.10
MH5	1,200	37,925	29,787	0.79
Average	1,230	19,950	22,407	1.12

Source: G.E.C., Inc.

V. RESIDENTIAL CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CONTENT-TO-STRUCTURE VALUE RATIOS

In-home interviews with homeowners were used to obtain depth-damage estimates for contents and content-to-structure value ratios for homeowners in the study area. A total of 39 interviews were conducted, 19 for one-story homes, 15 for two-story homes, and five for mobile homes. The homeowners were interviewed in detail about the entire contents of their residences, including the original purchase price and age of the item. This information was used along with depreciation schedules for household items shown in Appendix C, Useful Lives for Household Inventories, to calculate the residual cost of each item. Information was also collected about the height above floor level for each item to determine when floodwaters would begin to damage the items. This data, along with the Expert Assumptions for Content Damage, Appendix A, were utilized to construct depth-damage curves showing the amount of damage that would be incurred at each level of flooding for freshwater and saltwater flooding over short and long durations. Information was also obtained about the values of the structures themselves. A summary of the Value of the Contents for all residential structures surveyed is shown in Appendix D, Homeowner Inventories.

The typical total content and structure values and the content-to-structure value ratios for the various residential categories as developed by the expert opinion method are shown in Table 35. Depth-damage relationships for single-story homes for freshwater and saltwater are shown for short durations in Table 36 and for long durations in Table 37. Depth-damage relationships for two-story homes for freshwater and saltwater are shown for short durations in Table 38 and for long durations in Table 39. Depth-damage relationships for mobile homes are shown in Table 40. The depth-damage relationships for residential contents in tables 35 through 40 were developed based on the information contained in Appendix A through D.

Table 35. Typical Residential Content Values and CSV

Residential Contents Category	Square Footage	Structure Value	Content Value	CSV
One-Story	1,450	\$95,405	\$68,117	0.71
Two-Story	2,000	\$187,370	\$81,391	0.43
Mobile Home	1,120	\$27,200	\$37,838	1.39

Source: G.E.C., Inc.

**Table 36. Homeowner Interviews and Expert Opinion Estimates for
One-Story Contents, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room																					
Bookcase/Entertainment Center	1,490	0	0	97	313	313	324	467	955	1,427	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490
Books	1,490	0	0	97	313	313	324	467	955	1,427	1,490	1,445	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490
Couch/Sofa	1,106	0	0	104	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106
Chairs	872	0	0	86	880	880	880	880	880	880	866	872	872	872	872	872	872	872	872	872	872
Tables	452	0	0	22	77	103	387	515	515	515	440	452	452	452	452	452	452	452	452	452	452
Lamps	113	0	0	46	52	52	60	85	113	113	113	113	113	113	113	113	113	113	113	113	113
Curtains/Drapes	1,017	0	0	936	955	955	955	996	1,010	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017
Stereo Equipment	367	0	0	6	31	35	48	78	165	251	365	367	367	367	367	367	367	367	367	367	367
Pictures/Paintings	2,353	0	0	0	0	0	55	67	109	1,820	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353
TV/VCR/DVD	733	0	0	34	108	150	479	504	680	733	733	733	733	733	733	733	733	733	733	733	733
Records/CDs/Videos/DVDs	1,207	0	0	7	231	284	287	378	385	399	399	399	399	399	399	399	399	399	399	399	399
Misc.	2,648	0	0	154	248	324	364	647	2,176	2,286	2,286	2,587	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648
Antiques	4,553	0	0	432	640	848	1,071	2,544	2,769	2,994	3,295	4,530	4,553	4,553	4,553	4,553	4,553	4,553	4,553	4,553	4,553
Computer	743	0	0	541	574	574	574	574	743	743	743	743	743	743	743	743	743	743	743	743	743
Living Room Total	19,146	0	0	2,564	5,530	5,938	6,914	9,309	12,561	15,712	16,697	18,207	18,338	18,338	18,338	18,338	18,338	18,338	18,338	18,338	18,338
Kitchen																					
Food	1,140	0	0	88	676	896	1,016	1,075	1,122	1,134	1,134	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140
Refrigerator	810	0	0	31	142	604	743	743	743	743	810	810	810	810	810	810	810	810	810	810	810
Range/Stove	337	0	0	33	103	160	206	269	319	319	319	337	337	337	337	337	337	337	337	337	337
Microwave	121	0	0	13	13	13	13	13	51	90	110	121	121	121	121	121	121	121	121	121	121
Tables/Chairs	356	0	0	17	51	90	274	274	274	274	321	345	356	356	356	356	356	356	356	356	356
Dishes/Glassware	517	0	0	0	5	9	12	13	20	22	111	111	155	164	164	164	164	164	164	164	164
Silverware/Utensils	438	0	0	0	0	0	7	13	81	83	83	94	94	94	94	94	94	94	94	94	94
Pans/Cookware	336	0	0	17	32	47	55	56	62	66	66	66	66	66	66	66	66	66	66	66	66
Small Appliances	529	0	0	9	51	103	184	247	361	529	529	529	529	529	529	529	529	529	529	529	529
Telephone	188	0	0	0	0	7	10	97	177	188	188	188	188	188	188	188	188	188	188	188	188
Dishwasher	88	0	0	4	15	49	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Misc.	543	0	0	74	284	289	289	308	474	489	493	507	543	543	543	543	543	543	543	543	543
Kitchen Total	5,403	0	0	286	1,372	2,269	2,897	3,197	3,784	4,027	4,254	4,336	4,427	4,435	4,435	4,435	4,435	4,435	4,435	4,435	4,435
Dining Room																					
Table/Chairs/China Cabinet	1,424	0	0	71	508	515	641	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424
China/Crystal	1,857	0	0	2	27	34	47	153	153	403	423	539	549	557	557	557	557	557	557	557	557
Silverware	189	0	0	0	0	0	1	8	35	35	35	38	38	38	38	38	38	38	38	38	38
Antiques	2,475	0	0	248	495	743	990	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475
Pictures/Paintings	353	0	0	38	38	38	38	38	38	206	353	353	353	353	353	353	353	353	353	353	353
Misc.	221	0	0	9	9	12	33	114	207	221	221	221	221	221	221	221	221	221	221	221	221
Dining Room Total	6,520	0	0	368	1,077	1,342	1,750	4,212	4,332	4,763	4,931	5,050	5,060	5,069	5,069	5,069	5,069	5,069	5,069	5,069	5,069
Bedrooms																					
Beds	1,094	0	0	54	246	494	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094
Box Springs/Mattresses	1,092	0	0	0	61	675	946	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092
Bedding	677	0	0	5	180	204	341	525	598	677	677	677	677	677	677	677	677	677	677	677	677
Chest of Drawers	961	0	0	43	255	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961
Night Tables	169	0	0	8	44	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
Lamps	52	0	0	14	14	14	14	52	52	52	52	52	52	52	52	52	52	52	52	52	52
Chairs	57	0	0	5	28	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57

**Table 36 (cont'd). Homeowner Interviews and Expert Opinion Estimates for
One-Story Contents, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Bedrooms (cont'd)																					
Curtains/Drapes	187	0	0	63	63	74	74	128	142	142	187	187	187	187	187	187	187	187	187	187	187
Pictures/Paintings	1,438	0	0	51	51	62	62	69	338	1,297	1,348	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438
TV/VCR/DVD	826	0	0	19	113	183	398	409	523	758	758	826	826	826	826	826	826	826	826	826	826
Telephone/Clock/Radio	89	0	0	0	0	0	0	1	35	35	89	89	89	89	89	89	89	89	89	89	89
Bookcase/Books	256	0	0	174	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256
Men's Clothing	2,622	0	0	0	0	0	0	73	657	1,240	1,696	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622
Women's Clothing	4,163	0	0	0	914	914	940	1,013	1,751	2,023	2,577	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163
Children's Clothing	962	0	0	0	0	1	2	93	276	468	750	962	962	962	962	962	962	962	962	962	962
Jewelry	7,586	0	0	13	53	62	71	125	415	718	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140
Toys/Games	1,306	0	0	230	1,007	1,269	1,269	1,269	1,276	1,295	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306
Antiques	1,887	0	0	89	178	267	360	920	946	1,046	1,166	1,372	1,448	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887
Misc.	1,703	0	0	677	677	793	851	856	1,382	1,664	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703
Bedroom Total	27,127	0	0	1,446	4,140	6,456	7,864	9,160	12,018	15,044	17,067	20,166	20,242	20,681	20,681	20,681	20,681	20,681	20,681	20,681	20,681
Laundry/Garage/Hall																					
Washer/Dryer	399	0	0	61	170	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399
Tools	1,742	0	0	329	561	746	746	1,066	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640
Golf/Fishing Equipment	860	0	0	36	115	132	155	198	367	506	510	513	530	617	651	654	654	654	656	675	675
Guns/Hunting Equipment	1,503	0	0	41	84	85	240	244	247	280	312	321	448	451	451	451	451	451	451	451	451
Exercise Equipment	534	0	0	26	105	184	263	394	526	527	528	534	534	534	534	534	534	534	534	534	534
Ironing Equipment/Cleaning Supplies	74	0	0	10	45	46	50	54	59	74	74	74	74	74	74	74	74	74	74	74	74
Vacuum Cleaner	236	0	0	21	209	209	211	236	236	236	236	236	236	236	236	236	236	236	236	236	236
Refrigerator/Freezer	411	0	0	21	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411
Furniture	444	0	0	36	308	331	356	444	444	444	444	444	444	444	444	444	444	444	444	444	444
Antiques	780	0	0	11	23	34	45	98	138	179	246	355	581	607	780	780	780	780	780	780	780
Pictures	166	0	0	0	0	0	0	0	71	124	124	146	166	166	166	166	166	166	166	166	166
Misc.	1,095	0	0	417	425	451	451	724	1,037	1,037	1,058	1,040	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095
Laundry/Garage/Hall Total	8,244	0	0	1,009	2,456	3,028	3,327	4,267	5,575	5,857	5,983	6,113	6,558	6,674	6,881	6,884	6,884	6,884	6,886	6,905	6,905
Bathroom & Misc. Items																					
Medication/Hygiene Items	428	0	0	16	24	24	33	49	288	330	428	428	428	428	428	428	428	428	428	428	428
Cosmetics/Perfumes	229	0	0	84	116	116	117	138	227	227	229	229	229	229	229	229	229	229	229	229	229
Towels/Linens	151	0	0	14	80	89	102	125	134	151	151	151	151	151	151	151	151	151	151	151	151
Curtains/Drapes/Rugs	388	0	0	365	365	365	365	365	365	388	388	388	388	388	388	388	388	388	388	388	388
Pictures/Decorations/Mirror	189	0	0	11	11	11	11	11	18	181	189	189	189	189	189	189	189	189	189	189	189
Misc.	293	0	0	44	86	86	86	93	152	152	160	293	293	293	293	293	293	293	293	293	293
Bathroom & Misc. Items Total	1,678	0	0	533	681	690	713	782	1,183	1,429	1,545	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678
Grand Total	68,117	0	0	6,205	15,256	19,723	23,464	30,928	39,453	46,832	50,477	55,550	56,303	56,875	57,081	57,084	57,084	57,084	57,086	57,105	57,105
	Minimum	0%	0%	3.4%	15.9%	25.6%	32.1%	42.1%	56.4%	66.8%	71.7%	78.9%	80.0%	80.9%	81.2%	81.2%	81.2%	81.2%	81.2%	81.2%	81.2%
	Most Likely	0%	0%	9.1%	22.4%	29.0%	34.4%	45.6%	58.2%	69.0%	74.0%	81.4%	82.6%	83.5%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%
	Maximum	0%	0%	11.9%	26.5%	31.6%	39.3%	47.3%	59.8%	70.9%	76.1%	86.8%	88.0%	89.0%	89.3%	89.4%	89.4%	89.4%	89.4%	89.4%	89.4%

Source: G.E.C., Inc.

**Table 37. Homeowner Interviews and Expert Opinion Estimates for
One-Story Contents, Long Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room																					
Bookcase/Entertainment Center	1,490	0	0	351	1,413	1,455	1,580	1,580	1,580	1,580	1,580	1,636	1,580	1,560	1,580	1,580	1,580	1,580	1,580	1,580	1,580
Books	1,490	0	0	97	313	313	324	467	955	1,427	1,490	1,445	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490
Couch/Sofa	1,106	0	0	125	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106	1,106
Chairs	872	0	0	88	872	872	872	872	872	872	872	872	872	872	872	872	872	872	872	872	872
Tables	452	0	0	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452	452
Lamps	113	0	0	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113
Curtains/Drapes	1,017	0	0	936	955	955	955	996	1,017	1,017	1,017	1,021	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017	1,017
Stereo Equipment	367	0	0	6	31	35	48	78	165	251	367	367	367	367	367	367	367	367	367	367	367
Pictures/Paintings	2,353	0	0	0	0	0	55	67	109	1,820	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353	2,353
TV/VCR/DVD	733	0	0	733	733	733	733	733	733	733	733	733	733	733	733	733	733	733	733	733	733
Records/CDs/Videos/DVDs	1,207	0	0	905	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207	1,207
Misc.	2,648	0	0	154	248	324	364	647	2,176	2,286	2,286	2,587	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648	2,648
Antiques	4,553	0	0	432	640	848	1,071	2,544	2,769	2,994	3,295	4,553	4,553	4,553	4,553	4,553	4,553	4,553	4,553	4,553	4,553
Computer	743	0	0	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743	743
Living Room Total	19,146	0	0	5,136	8,975	9,367	9,834	11,816	14,208	16,813	17,615	19,188	19,235	19,215	19,235	19,235	19,235	19,235	19,235	19,235	19,235
Kitchen																					
Food	1,140	0	0	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140
Refrigerator	810	0	0	405	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810
Range/Stove	337	0	0	169	337	337	337	337	337	337	337	337	337	337	337	337	337	337	337	337	337
Microwave	121	0	0	13	13	13	13	13	51	90	110	121	121	121	121	121	121	121	121	121	121
Tables/Chairs	356	0	0	22	51	90	274	356	356	356	356	356	356	356	356	356	356	356	356	356	356
Dishes/Glassware	517	0	0	0	5	9	12	13	20	22	111	111	155	164	164	164	164	164	164	164	164
Silverware/Utensils	438	0	0	0	0	0	7	13	81	83	83	89	89	89	89	89	89	89	89	89	89
Pans/Cookware	336	0	0	17	32	47	55	56	62	66	66	66	66	66	66	66	66	66	66	66	66
Small Appliances	529	0	0	10	51	103	184	247	361	529	529	529	529	529	529	529	529	529	529	529	529
Telephone	188	0	0	0	0	7	10	97	177	188	188	188	188	188	188	188	188	188	188	188	188
Dishwasher	88	0	0	5	15	49	88	88	88	88	88	88	88	88	88	88	88	88	88	88	88
Misc.	543	0	0	74	284	289	289	308	474	489	493	507	543	543	543	543	543	543	543	543	543
Kitchen Total	5,403	0	0	1,854	2,738	2,895	3,218	3,478	3,958	4,199	4,312	4,342	4,422	4,430	4,430	4,430	4,430	4,430	4,430	4,430	4,430
Dining Room																					
Table/Chairs/China Cabinet	1,424	0	0	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424
China/Crystal	1,857	0	0	371	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857	1,857
Silverware	189	0	0	19	19	28	38	189	189	189	189	189	189	189	189	189	189	189	189	189	189
Antiques	2,475	0	0	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475	2,475
Pictures/Paintings	353	0	0	38	38	38	38	38	38	206	353	353	353	353	353	353	353	353	353	353	353
Misc.	221	0	0	9	9	12	33	114	207	221	221	221	221	221	221	221	221	221	221	221	221
Dining Room Total	6,520	0	0	4,337	5,823	5,836	5,866	6,099	6,191	6,372	6,520	6,520	6,520	6,520	6,520	6,520	6,520	6,520	6,520	6,520	6,520
Bedrooms																					
Beds	1,094	0	0	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094
Box Springs/Mattresses	1,092	0	0	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092
Bedding	677	0	0	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677	677
Chest of Drawers	961	0	0	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961	961
Night Tables	169	0	0	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
Lamps	52	0	0	14	14	14	14	52	52	52	52	52	52	52	52	52	52	52	52	52	52
Chairs	57	0	0	5	28	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57

**Table 37 (cont'd). Homeowner Interviews and Expert Opinion Estimates for
One-Story Contents, Long Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
	Damage Value (\$)																				
Bedrooms (cont'd)																					
Curtains/Drapes	187	0	0	63	63	74	74	128	142	142	187	187	187	187	187	187	187	187	187	187	187
Pictures/Paintings	1,438	0	0	51	51	62	62	69	338	1,297	1,348	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438
TV/VCR/DVD	826	0	0	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826	826
Telephone/Clock/Radio	89	0	0	0	0	0	0	1	35	35	89	89	89	89	89	89	89	89	89	89	89
Bookcase/Books	256	0	0	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256	256
Men's Clothing	2,622	0	0	0	0	0	0	73	657	1,240	1,696	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622	2,622
Women's Clothing	4,163	0	0	0	914	914	940	1,013	1,751	2,023	2,577	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163	4,163
Children's Clothing	962	0	0	0	0	1	2	93	276	468	750	962	962	962	962	962	962	962	962	962	962
Jewelry	7,586	0	0	13	53	62	71	125	415	718	1,140	1,143	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140	1,140
Toys/Games	1,306	0	0	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306	1,306
Antiques	1,887	0	0	89	178	267	360	920	946	1,046	1,166	1,372	1,448	1,887	1,887	1,887	1,887	1,887	1,887	1,887	1,887
Misc.	1,703	0	0	677	677	793	851	856	1,382	1,664	1,703	1,577	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703
Bedroom Total	27,127	0	0	7,293	8,359	8,625	8,811	9,766	12,430	15,122	17,146	20,295	20,242	20,681	20,681	20,681	20,681	20,681	20,681	20,681	20,681
Laundry/Garage/Hall																					
Washer/Dryer	399	0	0	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399	399
Tools	1,742	0	0	408	561	746	746	1,066	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640
Golf/Fishing Equipment	860	0	0	301	301	344	516	516	860	860	860	860	860	860	860	860	860	860	860	860	860
Guns/Hunting Equipment	1,503	0	0	752	1,127	1,127	1,202	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503	1,503
Exercise Equipment	534	0	0	481	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534	534
Ironing Equipment/Cleaning Supplies	74	0	0	37	37	56	56	74	74	74	74	74	74	74	74	74	74	74	74	74	74
Vacuum Cleaner	236	0	0	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
Refrigerator/Freezer	411	0	0	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411	411
Furniture	444	0	0	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444	444
Antiques	780	0	0	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780	780
Pictures	166	0	0	0	0	0	0	0	71	124	124	146	166	166	166	166	166	166	166	166	166
Misc.	1,095	0	0	417	425	451	451	724	1,037	1,037	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095	1,095
Laundry/Garage/Hall Total	8,244	0	0	4,665	5,256	5,529	5,776	6,687	7,990	8,043	7,985	8,070	8,142	8,142	8,142	8,142	8,142	8,142	8,142	8,142	8,142
Bathroom & Misc. Items																					
Medication/Hygiene Items	428	0	0	16	24	24	33	49	288	330	428	414	428	428	428	428	428	428	428	428	428
Cosmetics/Perfumes	229	0	0	84	116	116	117	138	227	227	229	229	229	229	229	229	229	229	229	229	229
Towels/Linens	151	0	0	16	113	121	121	151	151	151	151	151	151	151	151	151	151	151	151	151	151
Curtains/Drapes/Rugs	388	0	0	365	365	365	365	365	365	388	388	388	388	388	388	388	388	388	388	388	388
Pictures/Decorations/Mirror	189	0	0	11	11	11	11	11	18	181	189	189	189	189	189	189	189	189	189	189	189
Misc.	293	0	0	44	86	86	86	93	152	152	160	239	239	293	293	293	293	293	293	293	293
Bathroom & Misc. Items Total	1,678	0	0	535	714	722	732	808	1,201	1,429	1,545	1,609	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678
Grand Total	68,117	0	0	23,821	31,865	32,973	34,237	38,654	45,977	51,978	55,122	60,025	60,239	60,667	60,687	60,687	60,687	60,687	60,687	60,687	60,687
	Minimum	0.0%	0.0%	27.5%	39.9%	45.2%	48.0%	53.0%	65.6%	74.1%	78.5%	85.5%	85.7%	86.4%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%
	Most Likely	0.0%	0.0%	35.0%	46.8%	48.4%	50.3%	56.7%	67.5%	76.3%	80.9%	88.1%	88.4%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%
	Maximum	0.0%	0.0%	38.6%	51.2%	50.9%	54.9%	59.1%	69.5%	80.6%	85.4%	92.9%	93.2%	93.9%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%	94.0%

Source: G.E.C., Inc.

**Table 38. Homeowner Interviews and Expert Opinion Estimates for
Two-Story Contents, Short Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room																					
Bookcase/Entertainment Center	530	0	0	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530
Books	1,960	0	0	336	536	643	643	853	960	1,278	1,283	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960
Couch/Sofa	1,213	9	89	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213
Chairs	706	3	34	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706
Tables	392	0	1	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392
Lamps	71	0	0	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
Curtains/Drapes	723	0	0	258	282	703	705	705	705	723	723	723	723	723	723	723	723	723	723	723	723
Stereo Equipment	363	0	0	11	53	56	72	117	231	294	325	333	363	363	363	363	363	363	363	363	363
Pictures/Paintings	1,513	0	0	95	95	95	95	129	950	1,128	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,513	1,513
TV/VCR/DVD	722	10	41	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722
Records/CDs/Videos/DVDs	3,243	24	24	34	111	467	467	586	649	649	649	649	649	649	649	649	649	649	649	649	649
Misc.	2,740	0	0	725	1,012	1,360	1,360	2,022	2,412	2,472	2,738	2,738	2,738	2,738	2,738	2,738	2,740	2,740	2,740	2,740	2,740
Antiques	1,055	11	22	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055
Computer	1,233	0	0	107	166	537	537	614	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,233	1,233	1,233	1,233	1,233
Living Room Total	16,465	58	211	6,255	6,945	8,550	8,569	9,054	11,389	12,355	12,803	13,754	13,785	13,785	13,785	13,785	13,837	13,837	13,837	13,871	13,871
Kitchen																					
Food	1,042	0	0	285	581	794	853	912	1,014	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042
Refrigerator	672	0	0	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672
Range/Stove	475	0	0	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475
Microwave	118	0	0	18	18	18	22	22	65	77	118	118	118	118	118	118	118	118	118	118	118
Tables/Chairs	460	0	0	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460
Dishes/Glassware	550	0	0	1	24	30	42	45	57	76	129	138	161	161	161	161	161	161	161	163	163
Silverware/Utensils	475	0	0	0	0	0	0	0	56	59	90	90	90	90	90	90	90	90	95	95	95
Pans/Cookware	1,023	0	0	31	136	172	173	174	184	188	198	198	198	198	199	199	199	199	199	199	199
Small Appliances	686	0	0	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686
Telephone	63	0	0	10	10	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
Dishwasher	162	0	0	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162
Misc.	318	0	0	5	58	58	58	98	172	172	172	250	318	318	318	318	318	318	318	318	318
Kitchen Total	6,044	0	0	2,806	3,283	3,591	3,666	3,770	4,068	4,133	4,268	4,354	4,445	4,445	4,447	4,447	4,447	4,447	4,452	4,454	4,454
Dining Room																					
Table/Chairs/China Cabinet	1,141	0	0	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141
China/Crystal	1,221	0	0	20	26	36	39	140	184	283	358	393	447	447	457	457	463	463	463	463	463
Silverware	287	0	0	0	0	0	25	25	57	57	57	57	57	57	57	57	57	57	57	57	57
Antiques	842	0	0	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842
Pictures/Paintings	310	0	0	41	41	41	41	41	170	170	310	310	310	310	310	310	310	310	310	310	310
Misc.	451	0	0	73	235	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451
Dining Room Total	4,251	0	0	2,117	2,285	2,511	2,539	2,640	2,844	2,944	3,159	3,194	3,248	3,248	3,258	3,258	3,264	3,264	3,264	3,264	3,264
Bedrooms																					
Beds	2,135	0	0	81	333	519	1,675	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,815	1,815	1,852	1,950	2,069	2,088	2,090
Box Springs/Mattresses	1,318	0	0	0	76	512	615	724	799	799	799	799	799	799	1,041	1,041	1,116	1,208	1,208	1,208	1,222
Bedding	883	0	0	731	731	731	731	731	731	731	731	731	731	731	735	735	740	762	798	827	854
Chest of Drawers	973	0	0	36	182	729	729	732	742	782	782	782	782	782	808	808	889	924	973	973	973
Night Tables	527	0	0	14	69	277	277	277	277	277	277	277	277	277	309	309	413	507	517	519	527
Lamps	126	0	0	3	3	3	6	131	159	159	159	159	159	159	168	168	190	202	204	204	204
Chairs	412	0	0	246	246	246	246	246	246	246	246	246	246	246	269	269	303	354	386	403	406
Curtains/Drapes	373	0	0	92	104	106	106	106	163	169	169	190	190	190	201	201	238	340	346	368	373

Table 38 (cont'd). Homeowner Interviews and Expert Opinion Estimates for Two-Story Contents, Short Duration (Freshwater and Saltwater)

	Item	Flood Level (feet) Relative to First Floor																			
Structure Items	Value (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Bedrooms (cont'd)																					
Pictures/Paintings	957	0	0	0	0	0	0	21	124	398	504	504	504	504	504	504	504	504	712	877	900
TV/VCR/DVD	600	0	0	0	0	8	59	140	164	212	246	279	309	309	309	309	328	422	538	574	575
Stereo	119	0	0	0	0	0	0	0	0	0	0	0	0	0	15	15	80	94	100	119	119
Records/CDs/Videos/DVDs	523	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87	87	87	101	101
Telephone/Clock/Radio	136	0	0	17	17	18	18	82	112	116	116	116	116	116	128	128	136	136	136	136	136
Bookcase/Books	1,563	0	0	166	573	573	573	573	573	573	573	573	573	573	1,014	1,014	1,257	1,304	1,362	1,487	1,437
Men's Clothing	3,210	0	0	0	0	0	0	190	696	1,251	1,997	2,680	2,778	2,778	2,815	2,815	2,902	2,988	3,112	3,210	3,210
Women's Clothing	6,609	0	0	0	0	0	0	98	761	1,494	2,839	4,485	4,719	5,187	5,575	5,575	5,847	6,293	6,434	6,549	6,561
Children's Clothing	1,413	0	0	0	0	0	8	87	170	345	575	667	838	840	864	864	916	1,029	1,126	1,268	1,373
Jewelry	10,989	0	0	94	188	192	330	482	725	950	950	966	983	983	983	983	985	1,043	1,099	1,099	1,099
Toys/Games	1,932	0	0	44	177	243	434	467	570	870	1,635	1,748	1,748	1,748	1,860	1,860	1,932	1,932	1,932	1,932	1,932
Antiques	1,103	0	0	36	71	107	149	369	375	381	417	417	417	417	463	463	545	590	737	791	923
Computer	414	0	0	0	0	0	0	0	0	0	0	0	0	0	228	228	228	351	414	414	414
Misc.	5,301	0	0	412	419	494	494	494	764	863	863	863	863	863	3,593	3,593	5,196	5,241	5,275	5,301	5,301
Guns/Hunting Equipment	702	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	175	175	351	526
Bedroom Total	42,316	0	0	1,972	3,189	4,759	6,451	7,735	9,936	12,402	15,663	18,268	18,816	19,287	23,698	23,698	26,686	28,262	29,565	30,448	30,406
Laundry/Garage/Hall																					
Washer/Dryer	371	0	0	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371
Tools	2,590	0	0	1,112	1,112	1,620	1,709	1,856	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590
Golf/Fishing Equipment	589	5	9	33	61	61	117	121	292	303	332	344	387	399	568	568	570	574	576	576	589
Guns/Hunting Equipment	2,162	0	18	96	167	242	531	466	528	886	913	925	974	1,036	1,036	1,036	1,036	1,055	1,128	1,155	1,155
Exercise Equipment	971	29	116	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371
Ironing Equipment/Cleaning Supplies	103	0	0	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
Vacuum Cleaner	232	0	0	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232
Refrigerator/Freezer	496	9	171	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496
Furniture	223	3	31	42	146	149	176	193	200	200	200	200	200	200	202	202	223	223	223	223	223
Antiques	237	0	0	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
Pictures	4	0	0	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Misc.	2,140	0	0	698	698	1,190	1,300	1,704	1,804	1,804	1,971	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140
Laundry/Garage/Hall Total	10,117	45	345	3,795	3,999	5,076	5,648	6,155	7,227	7,597	7,820	8,013	8,105	8,179	8,351	8,351	8,373	8,396	8,471	8,498	8,511
Bathroom & Misc. Items																					
Medication/Hygiene Items	514	0	0	0	50	50	438	438	438	438	438	438	438	438	453	453	457	457	474	474	514
Cosmetics/Perfumes	461	0	0	0	35	48	433	433	433	433	433	433	433	433	435	435	435	461	461	461	461
Towels/Linens	202	0	0	4	22	41	64	88	125	148	148	148	148	148	155	155	164	175	178	190	202
Curtains/Drapes/Rugs	446	0	0	253	253	253	253	253	253	256	256	256	256	256	435	435	437	437	442	442	442
Pictures/Decorations/Mirror	212	0	0	0	0	0	0	0	100	139	162	162	162	162	169	169	169	169	196	212	212
Misc.	360	0	0	98	108	108	108	131	294	294	312	312	312	312	324	324	337	360	360	360	360
Bathroom & Misc. Items Total	2,196	0	0	355	467	499	1,295	1,343	1,644	1,708	1,750	1,750	1,750	1,750	1,971	1,971	1,999	2,060	2,112	2,140	2,192
Grand Total	81,391	103	555	17,299	20,168	24,987	28,168	30,697	37,109	41,140	45,463	49,332	50,148	50,693	55,509	55,509	58,605	60,264	61,699	62,674	62,698
	Minimum	0.0%	0.0%	19.6%	22.9%	29.7%	33.5%	36.5%	44.2%	49.0%	54.0%	58.7%	59.7%	60.4%	66.0%	66.0%	69.7%	71.7%	73.4%	74.6%	74.8%
	Most Likely	0.1%	0.7%	21.3%	24.8%	30.7%	34.6%	37.7%	45.6%	50.5%	55.7%	60.6%	61.6%	62.3%	68.1%	68.1%	72.0%	74.0%	75.8%	77.0%	77.2%
	Maximum	0.2%	1.5%	22.1%	25.8%	31.6%	35.6%	38.8%	46.9%	53.9%	59.5%	64.7%	65.7%	66.4%	72.7%	72.7%	76.7%	78.9%	80.8%	82.1%	82.3%

Source: G.E.C., Inc.

**Table 39. Homeowner Interviews and Expert Opinion Estimates for
Two-Story Contents, Long Duration (Freshwater and Saltwater)**

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room																					
Bookcase/Entertainment Center	530	0	0	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530	530
Books	1,960	0	0	336	536	643	643	853	960	1,278	1,283	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960	1,960
Couch/Sofa	1,213	9	89	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213	1,213
Chairs	706	3	34	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706	706
Tables	392	0	1	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392	392
Lamps	71	0	0	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
Curtains/Drapes	723	0	0	258	282	703	705	705	705	723	723	723	723	723	723	723	723	723	723	723	723
Stereo Equipment	363	0	0	11	53	56	72	117	231	294	325	333	363	363	363	363	363	363	363	363	363
Pictures/Paintings	1,513	0	0	95	95	95	95	129	950	1,128	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,513	1,513
TV/VCR/DVD	722	10	41	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722	722
Records/CDs/Videos/DVDs	3,243	24	24	34	111	467	467	586	649	649	649	649	649	649	649	649	649	649	649	649	649
Misc.	2,740	0	0	725	1,012	1,360	1,360	1,360	2,022	2,412	2,472	2,738	2,738	2,738	2,738	2,738	2,740	2,740	2,740	2,740	2,740
Antiques	1,055	11	22	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055
Computer	1,233	0	0	107	166	537	537	614	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,183	1,233	1,233	1,233	1,233	1,233
Living Room Total	16,465	58	211	6,255	6,945	8,550	8,569	9,054	11,389	12,355	12,803	13,754	13,785	13,785	13,785	13,785	13,837	13,837	13,837	13,871	13,871
Kitchen																					
Food	1,042	0	0	285	581	794	853	912	1,014	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042
Refrigerator	672	0	0	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672	672
Range/Stove	475	0	0	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475	475
Microwave	118	0	0	18	18	18	22	22	65	77	118	118	118	118	118	118	118	118	118	118	118
Tables/Chairs	460	0	0	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460	460
Dishes/Glassware	550	0	0	1	24	30	42	45	57	76	129	138	161	161	161	161	161	161	161	163	163
Silverware/Utensils	475	0	0	0	0	0	0	0	56	59	90	90	90	90	90	90	90	90	95	95	95
Pans/Cookware	1,023	0	0	31	136	172	173	174	184	188	198	198	198	198	199	199	199	199	199	199	199
Small Appliances	686	0	0	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686	686
Telephone	63	0	0	10	10	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
Dishwasher	162	0	0	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162
Misc.	318	0	0	5	58	58	58	98	172	172	172	250	318	318	318	318	318	318	318	318	318
Kitchen Total	6,044	0	0	2,806	3,283	3,591	3,666	3,770	4,068	4,133	4,268	4,354	4,445	4,445	4,447	4,447	4,447	4,447	4,452	4,454	4,454
Dining Room																					
Table/Chairs/China Cabinet	1,141	0	0	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141
China/Crystal	1,221	0	0	20	26	36	39	140	184	283	358	393	447	447	457	457	463	463	463	463	463
Silverware	287	0	0	0	0	0	25	25	57	57	57	57	57	57	57	57	57	57	57	57	57
Antiques	842	0	0	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842	842
Pictures/Paintings	310	0	0	41	41	41	41	41	170	170	310	310	310	310	310	310	310	310	310	310	310
Misc.	451	0	0	73	235	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451	451
Dining Room Total	4,251	0	0	2,117	2,285	2,511	2,539	2,640	2,844	2,944	3,159	3,194	3,248	3,248	3,258	3,258	3,264	3,264	3,264	3,264	3,264
Bedrooms																					
Beds	2,135	0	0	81	333	519	1,675	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,815	1,815	1,852	1,950	2,069	2,088	2,090
Box Springs/Mattresses	1,318	0	0	0	76	512	615	724	799	799	799	799	799	799	1,041	1,041	1,116	1,208	1,208	1,208	1,222
Bedding	883	0	0	731	731	731	731	731	731	731	731	731	731	731	735	735	740	762	798	827	854
Chest of Drawers	973	0	0	36	182	729	729	732	742	782	782	782	782	782	808	808	889	924	973	973	973
Night Tables	527	0	0	14	69	277	277	277	277	277	277	277	277	277	309	309	413	507	517	519	527
Lamps	126	0	0	3	3	3	6	131	159	159	159	159	159	159	168	168	190	202	204	204	204
Chairs	412	0	0	246	246	246	246	246	246	246	246	246	246	246	269	269	303	354	386	403	406
Curtains/Drapes	373	0	0	92	104	106	106	106	163	169	169	190	190	190	201	201	238	340	346	368	373

Table 39 (cont'd). Homeowner Interviews and Expert Opinion Estimates for Two-Story Contents, Long Duration (Freshwater and Saltwater)

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Bedrooms (cont'd)																					
Pictures/Paintings	957	0	0	0	0	0	0	21	124	398	504	504	504	504	504	504	504	504	712	877	900
TV/VCR/DVD	600	0	0	0	0	8	59	140	164	212	246	279	309	309	309	309	328	422	538	574	575
Stereo	119	0	0	0	0	0	0	0	0	0	0	0	0	0	15	15	80	94	100	119	119
Records/CDs/Videos/DVDs	523	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87	87	87	101	101
Telephone/Clock/Radio	136	0	0	17	17	18	18	82	112	116	116	116	116	116	128	128	136	136	136	136	136
Bookcase/Books	1,563	0	0	166	573	573	573	573	573	573	573	573	573	573	1,014	1,014	1,257	1,304	1,362	1,487	1,437
Men's Clothing	3,210	0	0	0	0	0	0	190	696	1,251	1,997	2,680	2,778	2,778	2,815	2,815	2,902	2,988	3,112	3,210	3,210
Women's Clothing	6,609	0	0	0	0	0	0	98	761	1,494	2,839	4,485	4,719	5,187	5,575	5,575	5,847	6,293	6,434	6,549	6,561
Children's Clothing	1,413	0	0	0	0	0	8	87	170	345	575	667	838	840	864	864	916	1,029	1,126	1,268	1,373
Jewelry	10,989	0	0	94	188	192	330	482	725	950	950	966	983	983	983	983	985	1,043	1,099	1,099	1,099
Toys/Games	1,932	0	0	44	177	243	434	467	570	870	1,635	1,748	1,748	1,748	1,860	1,860	1,932	1,932	1,932	1,932	1,932
Antiques	1,103	0	0	36	71	107	149	369	375	381	417	417	417	417	463	463	545	590	737	791	923
Computer	414	0	0	0	0	0	0	0	0	0	0	0	0	0	228	228	228	351	414	414	414
Misc.	5,301	0	0	412	419	494	494	494	764	863	863	863	863	863	3,593	3,593	5,196	5,241	5,275	5,301	5,301
Guns/Hunting Equipment	702	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	175	175	351	526
Bedroom Total	42,316	0	0	1,972	3,189	4,759	6,451	7,735	9,936	12,402	15,663	18,268	18,816	19,287	23,698	23,698	26,686	28,262	29,565	30,448	30,406
Laundry/Garage/Hall																					
Washer/Dryer	371	0	0	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371
Tools	2,590	0	0	1,112	1,112	1,620	1,709	1,856	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590	2,590
Golf/Fishing Equipment	589	5	9	33	61	61	117	121	292	303	332	344	387	399	568	568	570	574	576	576	589
Guns/Hunting Equipment	2,162	0	18	96	167	242	531	466	528	886	913	925	974	1,036	1,036	1,036	1,036	1,055	1,128	1,155	1,155
Exercise Equipment	971	29	116	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371	371
Ironing Equipment/Cleaning Supplies	103	0	0	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103	103
Vacuum Cleaner	232	0	0	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232
Refrigerator/Freezer	496	9	171	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496	496
Furniture	223	3	31	42	146	149	176	193	200	200	200	200	200	200	202	202	223	223	223	223	223
Antiques	237	0	0	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
Pictures	4	0	0	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Misc.	2,140	0	0	698	698	1,190	1,300	1,704	1,804	1,804	1,971	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140	2,140
Laundry/Garage/Hall Total	10,117	45	345	3,795	3,999	5,076	5,648	6,155	7,227	7,597	7,820	8,013	8,105	8,179	8,351	8,351	8,373	8,396	8,471	8,498	8,511
Bathroom & Misc. Items																					
Medication/Hygiene Items	514	0	0	0	50	50	438	438	438	438	438	438	438	438	453	453	457	457	474	474	514
Cosmetics/Perfumes	461	0	0	0	35	48	433	433	433	433	433	433	433	433	435	435	435	461	461	461	461
Towels/Linens	202	0	0	4	22	41	64	88	125	148	148	148	148	148	155	155	164	175	178	190	202
Curtains/Drapes/Rugs	446	0	0	253	253	253	253	253	253	256	256	256	256	256	435	435	437	437	442	442	442
Pictures/Decorations/Mirror	212	0	0	0	0	0	0	0	100	139	162	162	162	162	169	169	169	169	196	212	212
Misc.	360	0	0	98	108	108	108	131	294	294	312	312	312	312	324	324	324	337	360	360	360
Bathroom & Misc. Items Total	2,196	0	0	355	467	499	1,295	1,343	1,644	1,708	1,750	1,750	1,750	1,750	1,971	1,971	1,999	2,060	2,112	2,140	2,192
Grand Total	81,391	103	555	17,299	20,168	24,987	28,168	30,697	37,109	41,140	45,463	49,332	50,148	50,693	55,509	55,509	58,605	60,264	61,699	62,674	62,698
	Minimum	0.0%	0.0%	19.6%	22.9%	29.7%	33.5%	36.5%	44.2%	49.0%	54.0%	58.7%	59.7%	60.4%	66.0%	66.0%	69.7%	71.7%	73.4%	74.6%	74.8%
	Most Likely	0.1%	0.7%	21.3%	24.8%	30.7%	34.6%	37.7%	45.6%	50.5%	55.7%	60.6%	61.6%	62.3%	68.1%	68.1%	72.0%	74.0%	75.8%	77.0%	77.2%
	Maximum	0.2%	1.5%	22.1%	25.8%	31.6%	35.6%	38.8%	46.9%	53.9%	59.5%	64.7%	65.7%	66.4%	72.7%	72.7%	76.7%	78.9%	80.8%	82.1%	82.3%

Source: G.E.C., Inc.

Table 40. Homeowner Interviews and Expert Opinion Estimates for Mobile Home Contents, Short and Long Duration (Freshwater and Saltwater)

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Living Room																					
Bookcase/Entertainment Center	290	0			0	72	290	290	290	290	290	290	290	290	290	290	290	290	290	290	290
Books	670	0		0	0	100	160	260	460	670	670	670	670	670	670	670	670	670	670	670	670
Couch/Sofa	851	0		0	0	88	838	851	851	851	851	851	851	851	851	851	851	851	851	851	851
Chairs	224	0		0	0	30	224	224	224	224	224	224	224	224	224	224	224	224	224	224	224
Tables	209	0		0	0	20	72	80	169	209	209	209	209	209	209	209	209	209	209	209	209
Lamps	4	0		0	0	0	0	0	4	4	4	4	4	4	4	4	4	4	4	4	4
Curtains/Drapes	193	0		0	0	48	115	193	193	193	193	193	193	193	193	193	193	193	193	193	193
Stereo Equipment	253	0		0	0	28	133	168	179	221	253	253	253	253	253	253	253	253	253	253	253
Pictures/Paintings	647	0		0	0	20	100	560	560	560	647	647	647	647	647	647	647	647	647	647	647
TV/VCR/DVD	381	0		0	0	24	95	163	381	381	381	381	381	381	381	381	381	381	381	381	381
Records/CDs/Videos/DVDs	1,983	0		0	0	204	297	337	337	337	337	337	337	337	337	337	337	337	337	337	337
Misc.	1,738	0		0	0	210	270	1,440	1,520	1,520	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738	1,738
Antiques	400	0		0	0	52	144	176	208	400	400	400	400	400	400	400	400	400	400	400	400
Computer	1,015	0		0	0	18	421	421	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015	1,015
Living Room Total	8,858	0		0	0	915	3,158	5,162	6,389	6,874	7,211	7,211	7,211	7,211	7,211	7,211	7,211	7,211	7,211	7,211	7,211
Kitchen																					
Food	735	0		0	0	192	662	735	735	735	735	735	735	735	735	735	735	735	735	735	735
Refrigerator	431	0		0	0	31	123	431	431	431	431	431	431	431	431	431	431	431	431	431	431
Range/Stove	407	0		0	0	31	138	186	218	282	377	407	407	407	407	407	407	407	407	407	407
Microwave	73	0		0	0	15	58	58	73	73	73	73	73	73	73	73	73	73	73	73	73
Tables/Chairs	59	0		0	0	3	11	14	21	59	59	59	59	59	59	59	59	59	59	59	59
Dishes/Glassware	441	0		0	0	20	80	80	80	106	126	128	128	188	188	188	188	188	188	188	188
Silverware/Utensils	270	0		0	0	20	80	80	120	120	120	120	120	120	120	120	120	120	120	120	120
Pans/Cookware	258	0		0	0	18	73	62	63	68	68	68	68	68	68	68	68	68	68	68	68
Small Appliances	762	0		0	0	45	179	236	407	475	762	762	762	762	762	762	762	762	762	762	762
Telephone	74	0		0	0	0	0	0	56	56	74	74	74	74	74	74	74	74	74	74	74
Dishwasher	49	0		0	0	2	7	25	49	49	49	49	49	49	49	49	49	49	49	49	49
Misc.	210	0		0	0	20	192	192	210	210	210	210	210	210	210	210	210	210	210	210	210
Kitchen Total	3,768	0		0	0	396	1,604	2,099	2,464	2,664	3,084	3,116	3,116	3,122	3,122	3,122	3,122	3	3	3	3
Dining Room																					
Table/Chairs/China Cabinet	340	0		0	0	31	145	145	145	340	340	340	340	340	340	340	340	340	340	340	340
China/Crystal	55	0		0	0	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Silverware	16	0		0	0	6	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Antiques	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pictures/Paintings	10	0		0	0	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Misc.	89	0		0	0	20	89	89	89	89	89	89	89	89	89	89	89	89	89	89	89
Dining Room Total	510	0		0	0	87	272	272	272	467	467	467	467	467	467	467	467	467	467	467	467
Bedrooms																					
Beds	1,319	0		0	0	79	315	436	1,282	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319
Box Springs/Mattresses	684	0		0	0	18	74	418	574	684	684	684	684	684	684	684	684	684	684	684	684
Bedding	571	0		0	0	16	87	110	133	523	571	571	571	571	571	571	571	571	571	571	571
Chest of Drawers	476	0		0	0	26	114	250	264	318	476	476	476	476	476	476	476	476	476	476	476
Night Tables	128	0		0	0	23	96	128	128	128	128	128	128	128	128	128	128	128	128	128	128
Lamps	50	0		0	0	17	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Chairs	3	0		0	0	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Curtains/Drapes	97	0		0	0	16	83	97	97	97	97	97	97	97	97	97	97	97	97	97	97
Pictures/Paintings	353	0		0	0	120	230	230	318	318	353	353	353	353	353	353	353	353	353	353	353

Table 40 (cont'd). Homeowner Interviews and Expert Opinion Estimates for Mobile Home Contents, Short and Long Duration (Freshwater and Saltwater)

Structure Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Bedrooms (cont'd)																					
Telephone/Clock/Radio	65	0	0	0	18	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65
Bookcase/Books	30	0	0	0	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Men's Clothing	2,045	0	0	0	12	48	303	666	1,028	1,646	1,862	2,045	2,045	2,045	2,045	2,045	2,045	2,045	2,045	2,045	2,045
Women's Clothing	4,908	0	0	0	12	48	591	1,486	2,382	3,820	4,524	4,908	4,908	4,908	4,908	4,908	4,908	4,908	4,908	4,908	4,908
Children's Clothing	1,457	0	0	0	16	64	66	313	560	810	1,299	1,457	1,457	1,457	1,457	1,457	1,457	1,457	1,457	1,457	1,457
Jewelry	3,660	0	0	0	20	80	141	292	400	418	418	418	418	418	418	418	418	418	418	418	418
Toys/Games	262	0	0	0	20	80	80	118	230	262	262	262	262	262	262	262	262	262	262	262	262
Antiques	620	0	0	0	78	196	254	312	620	620	620	620	620	620	620	620	620	620	620	620	620
Misc.	1,166	0	0	0	172	232	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166	1,166
Bedroom Total	18,120	0	0	0	9,922	12,519	13,928	14,653	14,653	14,653	14,653	14,653	14,653	14,653	14,653	14,653	14,653	0	0	0	0
Laundry/Garage/Hall																					
Washer/Dryer	596	0	0	9	205	296	548	596	596	596	596	596	596	596	596	596	596	596	596	596	596
Tools	2,485	0	0	0	2,211	2,251	2,437	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485	2,485
Golf/Fishing Equipment	245	0	0	0	20	71	77	94	110	163	214	214	245	245	245	245	245	245	245	245	245
Guns/Hunting Equipment	232	0	0	0	12	23	23	70	70	70	70	70	70	70	70	70	70	70	70	70	70
Exercise Equipment	97	0	0	2	68	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97
Ironing Equipment/Cleaning Supplies	17	0	0	0	11	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Vacuum Cleaner	333	0	0	0	39	304	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333
Refrigerator/Freezer	97	0	0	3	62	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97
Furniture	68	0	0	7	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
Antiques	600	0	0	0	80	200	260	320	600	600	600	600	600	600	600	600	600	600	600	600	600
Pictures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misc.	524	0	0	0	400	460	524	524	524	524	524	524	524	524	524	524	524	524	524	524	524
Laundry/Garage/Hall Total	5,295	0	0	21	3,174	3,884	4,482	4,702	4,998	5,050	5,102	5,102	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133	5,133
Bathroom & Misc. Items																					
Medication/Hygiene Items	338	0	0	0	20	80	80	338	338	338	338	338	338	338	338	338	338	338	338	338	338
Cosmetics/Perfumes	318	0	0	0	20	80	298	318	318	318	318	318	318	318	318	318	318	318	318	318	318
Towels/Linens	273	0	0	0	10	46	73	124	263	273	273	273	273	273	273	273	273	273	273	273	273
Curtains/Drapes/Rugs	63	0	0	0	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63
Pictures/Decorations/Mirror	162	0	0	0	160	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162
Misc.	134	0	0	0	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134	134
Bathroom & Misc. Items Total	1,288	0	0	0	407	565	811	1,139	1,278	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
Grand Total	37,838	0	0	21	14,901	22,002	26,754	29,619	30,934	22,002	26,754	29,619	30,934	31,753	31,837	31,874	31,874	31,874	31,874	31,874	28,755
	Minimum	0.0%	0.0%	0.0%	14.5%	29.1%	44.2%	57.0%	67.1%	75.9%	79.8%	81.7%	81.7%	81.7%	81.7%	81.7%	81.7%	81.7%	81.7%	81.7%	81.7%
	Most Likely	0.0%	0.0%	0.1%	15.0%	30.1%	45.6%	58.8%	69.2%	78.3%	82.4%	84.3%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%
	Maximum	0.0%	0.0%	0.1%	15.4%	30.9%	46.9%	62.8%	73.9%	83.6%	87.9%	89.9%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%

Source: G.E.C., Inc.

VI. CONTENT DEPTH-DAMAGE RELATIONSHIPS AND CSV R BASED ON COMMERCIAL OPERATOR INTERVIEWS AND EXPERT OPINION

A. OBJECTIVE

A limited number of interviews were conducted with businesses in the study area in lieu of the video-taping and inventorying process. The objective of the operator interviews was to determine actual estimates of content value, depth-damage to contents, and depth-damage to structures for each commercial category. Analysis of all operator interviews resulted in an overall depth-damage curve for contents of the eight different commercial content categories and structures in the three commercial structure categories. In addition, the surveys produced a total content value for each business in each category. This total content value was compared to the Marshall & Swift structure value estimate from each commercial interview to provide an estimate of the content-to-structure value ratio. All sample businesses in each category were aggregated to provide an average estimate of depth-damage to contents and structures and CSV R from commercial operator interviews.

Each of the eight commercial content categories included a wide variety of business establishments, as shown in the following list. Interview candidates were chosen, when possible, such that this variety would be well represented in the results for each category.

- (1) Multi-Family Residences: Garden Apartments, High-Rise Apartments, Condominiums, Townhomes, etc.
- (2) Professional Businesses: Banks, Real Estate Offices, Legal Offices, Accounting Firms, Medical Offices, Veterinary Offices, Dentist Offices, Funeral Homes, etc.
- (3) Retail and Personal Services: Department Stores, Furniture Stores, Clothing Stores, Shoe Stores, Barber Shops, Beauty Salons, Laundromats, etc.
- (4) Warehouse and Contractor Services: Transit Warehouses, Distribution Warehouses, Storage Warehouses, Manufacturers, Plumbing Services, Heating and Air Conditioning Services, Carpeting Services, etc.
- (5) Public and Semi-Public: Schools (Elementary, College, etc.), Civic Associations, Government Facilities, Utility Companies, etc.
- (6) Eating and Recreation: Fast Food Restaurants, Full-Service Restaurants, Lounges, Bowling Alleys, Movie Theaters, etc.
- (7) Groceries and Gas Stations: Large Groceries, Neighborhood Groceries, Bakeries, Candy Stores, Wine Stores, Liquor Stores, Gas Service Stations, Convenience Stores, etc.
- (8) Repairs and Home Use: Auto Repair, Watch Repair, Reupholstery, Home Repair Stores, etc.

B. DATA ACQUISITION

The commercial operators sample was limited to 51 surveys. An attempt was made to select businesses that were typical in size and value of those found throughout the study area. Most interview participants were selected for the survey without prior notice. Study team members dropped in on businesses unannounced, briefly explained the study needs, and completed the interview at the same time. Some businesses were reluctant to participate in the study for a variety of reasons, such as lack of time to complete the interview, lack of knowledge to make an informed estimate of content value or damage, or matters of confidentiality. If the operator did not have time to participate, an offer was made to return at their convenience. Table 41 lists all completed operator interviews by survey number, type of business, and time to complete survey. Although the burden time for each survey was modest, it represents only the time spent completing the interview form and does not include time to locate a business, locate the owner/manager, or wait for the participant to begin the interview.

The operator interviews focused on completing a single-page survey form that concentrated on content and structure value and depth-damage to contents and structures. A separate survey form was used for each content category. The forms were developed to assist the owner/operator in estimating total content value by aggregating contents into broad classifications such as merchandise, inventory, equipment, furniture, etc. Commercial operators were asked for the depreciated replacement value of contents, but most often provided the current worth or market value. These values are assumed to be comparable to the depreciated replacement value for the purposes of this study. All interview forms had a depth-damage table for structure and contents. General concepts of depth of flooding vs. percent of total value damaged were explained to the operators to assist them in deriving content and structure depth-damage curves.

C. COMMERCIAL CONTENTS

Interviews were conducted with business operators in the study area to determine commercial content values. A total of 51 interviews were conducted, two for multi-family housing, eight for professional businesses, five for retail businesses, eight for warehouse-contractor services, two for public facilities, eight for eating places, eight for grocery stores and gas stations, and 10 for repair places. The operators were interviewed in detail about the entire contents of their business, including the value of stock and merchandise on hand, equipment used by the business, furniture and fixtures, and the value of the buildings themselves. This information was used to calculate the values for each category. Information was also collected about the height above floor level for each item to determine when floodwaters would begin to damage the items. This data, along with Expert Assumptions for Structure and Content Damage, Appendix A, were utilized to construct depth-damage curves showing the amount of damage that would be incurred at each level of flooding for freshwater and saltwater flooding over short and long durations.

Content-to-structure value ratios were computed for each sample business, based on the total content value developed from the commercial operator interviews and on Marshall & Swift estimates of depreciated structure value. Each interview owner/operator was asked if they knew the market value of the property in question. Some had recent appraisals or insurance estimates for both the land and the structure. However, a reliable estimate could not be obtained from all operators. As a consequence, the Marshall & Swift estimator service was used as a consistent source of depreciated structure value.

Table 41. Interviewed Commercial Operators and Burden Time

Sample Number	Business Description	Burden Time (min.)
EAT101	full service restaurant	15
EAT102	full service restaurant	20
EAT103	full service restaurant	30
EAT104	full service restaurant	15
EAT105	full service restaurant	20
EAT106	full service restaurant	20
EAT107	full service restaurant	5
EAT108	fast food	30
GROC101	neighborhood grocery	20
GROC102	neighborhood grocery	15
GROC103	supermarket	40
GROC104	convenience store	15
GROC105	neighborhood grocery	20
GROC106	neighborhood grocery	40
GROC107	neighborhood grocery	10
GROC108	convenience store	10
MULT101	apartments	30
MULT102	apartments	30
PROF101	bank	15
PROF102	electronics	15
PROF103	professional association	10
PROF104	publisher	20
PROF105	bank	10
PROF106	bank	10
PROF107	funeral home	10
PROF108	medical	20
PUBL101	high school	45
PUBL102	administrative offices	45
REPA101	agricultural supply	15
REPA102	hardware	20
REPA103	agricultural supply	15
REPA104	agricultural supply	15
REPA105	paint store	15
REPA106	auto repair	10
REPA107	hardware	30
REPA108	paint store	20
REPA109	auto repair	20
REPA110	auto repair	20
RETA101	farmers market	25
RETA102	furniture store	10
RETA103	furniture store	15
RETA104	furniture store	15
RETA105	antiques	30
WARE101	distribution	20
WARE102	retail	15
WARE103	contractor/warehouse	20
WARE104	contractor/warehouse	30
WARE105	rental	20
WARE106	contractor/warehouse	15
WARE107	distribution	30
WARE108	distribution	15
Grand Total		1,025

Source: G.E.C., Inc.

Table 42 provides a summary of content value, structure value, and content value as a percent of structure value for each sample business, as well as averages for each commercial content category.

The total content and structure values and the content-to-structure value ratios for the various business categories are shown in Table 43. Typical commercial content descriptions are shown in Table 44. The freshwater and saltwater long and short duration estimates for each damage category are shown in tables 45 through 60.

Table 42. Content Values, Structure Values, and CSVr from Operator Interviews

Sample Number	Structure Value Operator Estimate	Content Value	CSVr
EAT101	225,000	81,000	0.36
EAT102	175,000	176,000	1.01
EAT103	170,000	51,500	0.30
EAT104	250,000	250,000	1.00
EAT105	150,000	200,000	1.33
EAT106	250,000	200,000	0.80
EAT107	180,000	76,000	0.42
EAT108	185,000	73,100	0.40
Average	198,125	138,450	0.70
GROC101	540,000	890,000	1.65
GROC102	300,000	550,000	1.83
GROC103	3,300,000	2,475,000	0.75
GROC104	180,000	148,000	0.82
GROC105	250,000	400,000	1.60
GROC106	500,000	750,000	1.50
GROC107	250,000	380,000	1.52
GROC108	130,000	390,000	3.00
Average	681,250	747,875	1.58
PROF101	350,000	100,000	0.29
PROF102	250,000	160,000	0.64
PROF103	275,000	32,000	0.12
PROF104	200,000	200,000	1.00
PROF105	3,000,000	157,000	0.05
PROF106	750,000	55,000	0.07
PROF107	350,000	25,000	0.07
PROF108	100,000	120,000	1.20
Average	659,375	106,125	0.43
PUBL101	1,140,000	193,115	0.17
PUBL102	1,550,000	160,000	0.10
Average	1,345,000	176,558	0.14
MUTL101	1,400,000	282,000	0.20
MULT102	1,225,000	98,000	0.08
Average	1,312,500	190,000	0.14
REPA101	75,000	250,100	3.33
REPA102	100,000	196,000	1.96
REPA103	200,000	265,000	1.33
REPA104	660,000	374,000	0.57
REPA105	125,000	170,000	1.36
REPA106	220,000	89,000	0.40
REPA107	150,000	170,000	1.13
REPA108	225,000	95,000	0.42
REPA109	110,000	26,000	0.24
REPA110	200,000	290,000	1.45
Average	206,500	192,510	1.22
RETA101	500,000	680,000	1.36
RETA102	250,000	265,000	1.06
RETA103	450,000	184,500	0.41
RETA104	1,000,000	280,000	0.28
RETA105	75,000	250,000	3.33
Average	455,000	331,900	1.29
WARE101	4,500,000	1,904,000	0.42
WARE102	400,000	550,000	1.38
WARE103	175,000	160,000	0.91
WARE104	50,000	67,000	1.34
WARE105	300,000	197,000	0.66
WARE106	250,000	180,000	0.72
WARE107	65,000	25,000	0.38
WARE108	250,000	250,000	1.00
Average	748,750	416,625	0.85

Source: G.E.C., Inc.

Table 43. Typical Commercial Contents Values and CSV

Commercial Contents Category	Structure Value	Content Value	CSV
Eating and Recreation	\$150,600	\$140,793	0.93
Groceries and Gas Stations	\$530,400	\$668,587	1.26
Multi-Family Housing	\$4,812,500	\$1,305,000	0.27
Professional Business	\$150,600	\$190,500	1.26
Public and Semi-Public	\$530,400	\$340,537	0.64
Repair and Home Use	\$150,600	\$125,810	0.84
Retail and Personal Services	\$430,200	\$618,643	1.44
Warehouse & Contractor Services	\$530,400	\$1,526,837	2.88

Source: G.E.C., Inc.

Table 44. Typical Commercial Contents Descriptions

Commercial Contents Category	Prototype	Square Footage
Eating and Recreation	Sit-down dining	3,800
Groceries and Gas Stations	Neighborhood grocery	4,600
Multi-Family Housing	Apartment building	36,500
Professional Business	Office	3,100
Public and Semi-Public	Public school	58,000
Repair and Home Use	Repair and service	2,900
Retail and Personal Services	Department store	41,000
Warehouse & Contractor Services	Contractor supply warehouses	25,000

Source: G.E.C., Inc.

**Table 45. Commercial Operator and Expert Opinion Estimates for
Multi-Family Residences Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Furniture	1,050,000	0	0	0	105,000	315,000	315,000	315,000	315,000	630,000	840,000	840,000	840,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
Appliances	190,000	0	0	0	19,000	57,000	57,000	57,000	57,000	114,000	152,000	152,000	152,000	190,000	190,000	190,000	190,000	190,000	190,000	190,000	190,000
Misc.	65,000	0	0	0	6,500	19,500	19,500	19,500	19,500	39,000	52,000	52,000	52,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000	65,000
Total	1,305,000	0	0	0	130,500	391,500	391,500	391,500	391,500	783,000	1,044,000	1,044,000	1,044,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000
	Minimum	0.0%	0.0%	0.0%	3.7%	21.2%	26.5%	28.0%	27.7%	58.1%	77.3%	77.3%	77.3%	96.7%	96.7%	94.5%	88.4%	92.4%	96.8%	96.8%	96.8%
	Most Likely	0.0%	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%	30.0%	60.0%	80.0%	80.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	0.0%	13.2%	35.3%	32.7%	34.2%	31.1%	61.7%	82.1%	82.1%	85.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 46. Commercial Operator and Expert Opinion Estimates for
Multi-Family Residences Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Furniture	1,050,000	0	0	0	157,500	183,750	210,000	262,500	472,500	525,000	525,000	525,000	525,000	525,000	525,000	682,500	735,000	997,500	1,050,000	1,050,000	1,050,000
Appliances	190,000	0	0	0	28,500	61,773	61,773	71,273	80,773	85,500	85,500	85,500	85,500	85,500	85,500	114,000	147,273	166,273	171,000	171,000	171,000
Misc.	65,000	0	0	0	13,000	14,627	21,127	27,627	27,627	27,627	27,627	27,627	27,627	27,627	27,627	40,627	48,754	55,254	55,254	55,254	55,254
Total	1,305,000	0	0	0	199,000	260,150	292,900	361,400	580,900	638,127	638,127	638,127	638,127	638,127	638,127	837,127	931,027	1,219,027	1,276,254	1,276,254	1,276,254
	Minimum	0.0%	0.0%	0.0%	12.0%	17.0%	21.0%	26.4%	41.6%	47.5%	47.5%	47.5%	47.5%	47.5%	47.5%	50.5%	66.6%	87.4%	95.1%	95.1%	95.1%
	Most Likely	0.0%	0.0%	0.0%	15.2%	19.9%	22.4%	27.7%	44.5%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	64.1%	71.3%	93.4%	97.8%	97.8%	97.8%
	Maximum	0.0%	0.0%	0.0%	16.9%	21.8%	23.6%	30.2%	46.0%	50.1%	50.2%	51.6%	51.6%	51.6%	51.6%	70.9%	75.0%	96.5%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 47. Commercial Operator and Expert Opinion Estimates for Professional Business Contents, Short Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Equipment	91,875	0	0	0	4,594	4,594	5,513	7,350	32,156	68,906	68,906	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875
Fixtures	38,750	0	0	0	15,499	23,248	30,997	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812
Furniture	59,875	0	0	0	0	0	0	0	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875
Total	190,500	0	0	0	20,092	27,842	36,510	44,162	128,843	165,593	165,593	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562
	Minimum	0.0%	0.0%	0.0%	9.5%	13.2%	17.3%	20.9%	61.0%	78.3%	78.2%	89.1%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%
	Most Likely	0.0%	0.0%	0.0%	10.5%	14.6%	19.2%	23.2%	67.6%	86.9%	86.9%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
	Maximum	0.0%	0.0%	0.0%	12.7%	17.5%	23.0%	27.8%	81.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 48. Commercial Operator and Expert Opinion Estimates for Professional Business Contents, Long Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Equipment	91,875	0	0	0	4,594	4,594	5,513	6,011	32,156	68,906	68,906	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875	91,875
Fixtures	38,750	0	0	0	32,936	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812	36,812
Furniture	59,875	0	0	0	11,975	17,964	23,950	29,939	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875	59,875
Total	190,500	0	0	0	49,504	59,370	66,274	72,762	128,843	165,593	165,593	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562
	Minimum	0.0%	0.0%	0.0%	23.4%	28.0%	31.3%	34.4%	60.9%	78.3%	78.2%	89.1%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%
	Most Likely	0.0%	0.0%	0.0%	26.0%	31.2%	34.8%	38.2%	67.6%	86.9%	86.9%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
	Maximum	0.0%	0.0%	0.0%	32.5%	38.9%	43.4%	47.7%	84.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 49. Commercial Operator and Expert Opinion Estimates for Retail Contents, Short Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Retail Equipment	20,500	0	0	0	2,050	2,050	2,050	19,475	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500	20,500
Retail Fixtures	253,143	0	0	0	202,514	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172	215,172
Merchandise	345,000	0	0	0	103,500	189,750	189,750	224,250	258,750	293,250	327,750	327,750	327,750	327,750	338,100	338,100	338,100	338,100	338,100	338,100	338,100
Total	618,643	0	0	0	308,064	406,972	406,972	458,897	494,422	528,922	563,422	563,422	563,422	563,422	573,772	573,772	573,772	573,772	573,772	573,772	573,772
	Minimum	0.0%	0.0%	0.0%	44.7%	59.2%	59.2%	66.8%	72.2%	76.9%	82.0%	82.0%	82.0%	82.0%	83.5%	83.5%	83.5%	83.5%	83.5%	83.5%	83.5%
	Most Likely	0.0%	0.0%	0.0%	49.8%	65.8%	65.8%	74.2%	79.9%	85.5%	91.1%	91.1%	91.1%	91.1%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%
	Maximum	0.0%	0.0%	0.0%	62.2%	82.3%	82.3%	92.8%	99.8%	99.5%	96.5%	96.5%	96.5%	96.5%	95.6%	95.6%	95.6%	95.6%	95.6%	95.6%	95.6%

Source: G.E.C., Inc.

Table 50. Commercial Operator and Expert Opinion Estimates for Retail Contents, Long Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Retail Equipment	20,500	0	0	0	11,275	13,530	15,785	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040	18,040
Retail Fixtures	253,143	0	0	0	139,229	167,074	194,920	222,766	227,829	232,892	237,954	253,143	253,143	253,143	253,143	253,143	253,143	253,143	253,143	253,143	253,143
Merchandise	345,000	0	0	0	189,750	227,700	265,650	303,600	310,500	317,400	324,300	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000
Total	618,643	0	0	0	340,254	408,304	476,355	544,406	556,369	568,332	580,294	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183
	Minimum	0.0%	0.0%	0.0%	49.4%	59.4%	69.1%	79.2%	81.0%	82.6%	84.4%	89.7%	89.7%	89.7%	89.7%	89.6%	89.6%	89.6%	89.6%	89.6%	89.6%
	Most Likely	0.0%	0.0%	0.0%	55.0%	66.0%	77.0%	88.0%	89.9%	91.9%	93.8%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%
	Maximum	0.0%	0.0%	0.0%	63.1%	75.8%	88.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 51. Commercial Operator and Expert Opinion Estimates for Warehouse and Contractor Services Contents, Short Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Furniture	14,125	0	0	0	2,119	3,531	4,237	4,662	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125
Warehouse Fixtures	20,150	0	0	0	403	403	605	1,008	1,209	1,209	2,015	2,015	2,015	2,015	2,015	3,023	3,023	3,023	3,023	3,023	3,023
Warehouse Equipment	355,000	0	0	0	0	3,322	6,540	6,540	53,246	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506
Products and Inventory	1,137,562	0	0	0	113,756	170,634	227,512	284,391	341,269	398,147	511,903	625,659	739,415	853,172	966,928	1,023,806	1,023,806	1,023,806	1,023,806	1,023,806	1,023,806
Total	1,526,837	0	0	0	116,278	177,891	238,894	296,599	409,848	519,987	634,549	748,305	862,061	975,817	1,089,574	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459
	Minimum	0.0%	0.0%	0.0%	6.9%	10.5%	14.1%	17.5%	24.1%	30.6%	37.4%	44.1%	50.9%	57.6%	64.2%	67.6%	67.6%	67.6%	67.6%	67.6%	67.6%
	Most Likely	0.0%	0.0%	0.0%	7.6%	11.7%	15.6%	19.4%	26.8%	34.1%	41.6%	49.0%	56.5%	63.9%	71.4%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%
	Maximum	0.0%	0.0%	0.0%	8.7%	13.4%	18.0%	22.4%	30.9%	39.2%	47.7%	56.3%	64.9%	73.5%	82.0%	86.3%	86.3%	86.3%	86.3%	86.3%	86.3%

Source: G.E.C., Inc.

Table 52. Commercial Operator and Expert Opinion Estimates for Warehouse and Contractor Services Contents, Long Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Furniture	14,125	0	0	0	4,237	4,662	4,662	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125	14,125
Warehouse Fixtures	20,150	0	0	0	605	1,008	1,008	1,209	1,209	2,015	2,015	2,015	2,015	2,015	3,023	3,023	3,023	3,023	3,023	3,023	3,023
Warehouse Equipment	355,000	0	0	0	6,540	6,540	6,540	53,246	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506	106,506
Products and Inventory	1,137,562	0	0	0	227,512	284,391	284,391	341,269	398,147	511,903	625,659	739,415	853,172	966,928	1,023,806	1,023,806	1,023,806	1,023,806	1,023,806	1,023,806	1,023,806
Total	1,526,837	0	0	0	238,894	296,599	296,599	409,848	519,987	634,549	748,305	862,061	975,817	1,089,574	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459
	Minimum	0.0%	0.0%	0.0%	14.1%	17.5%	17.5%	24.1%	30.6%	37.4%	44.1%	50.9%	57.6%	64.2%	67.6%	67.6%	67.6%	67.6%	67.6%	67.6%	67.6%
	Most Likely	0.0%	0.0%	0.0%	15.6%	19.4%	19.4%	26.8%	34.1%	41.6%	49.0%	56.5%	63.9%	71.4%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%
	Maximum	0.0%	0.0%	0.0%	19.6%	24.4%	24.4%	33.5%	42.7%	51.9%	61.2%	70.6%	79.9%	89.1%	93.9%	93.9%	93.9%	93.9%	93.9%	93.9%	93.9%

Source: G.E.C., Inc.

**Table 53. Commercial Operator and Expert Opinion Estimates for
Public and Semi-Public Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Equipment	334,205	0	0	0	0	0	0	0	300,787	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205
Office Furniture	6,332	0	0	0	3,166	5,699	5,699	5,699	5,699	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332
Total	340,537	0	0	0	3,166	5,699	5,699	5,699	306,485	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537
	Minimum	0.0%	0.0%	0.0%	0.8%	1.5%	1.5%	1.5%	112.2%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	Most Likely	0.0%	0.0%	0.0%	0.9%	1.7%	1.7%	1.7%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	0.0%	1.1%	2.0%	2.0%	2.0%	108.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 54. Commercial Operator and Expert Opinion Estimates for
Public and Semi-Public Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Office Equipment	334,205	0	0	0	23,392	33,418	40,105	50,131	300,787	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205	334,205
Office Furniture	6,332	0	0	0	6,015	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332	6,332
Total	340,537	0	0	0	29,408	39,750	46,437	56,463	307,119	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537
	Minimum	0.0%	0.0%	0.0%	6.5%	8.8%	10.2%	12.4%	67.6%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
	Most Likely	0.0%	0.0%	0.0%	8.6%	11.7%	13.6%	16.6%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	0.0%	9.5%	12.8%	15.0%	18.2%	92.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 55. Commercial Operator and Expert Opinion Estimates for Eating and Recreation Contents, Short Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Furniture	18,750	0	0	0	2,976	10,641	13,664	18,751	18,328	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750	18,750
Equipment	112,543	0	0	0	17,866	63,868	82,016	107,197	110,011	112,543	112,543	112,543	112,543	112,543	112,543	112,543	112,543	112,543	112,543	112,543	112,543
Food and Supplies	9,500	0	0	0	1,508	5,391	6,923	9,049	9,286	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500
Total	140,793	0	0	0	22,350	79,900	102,603	134,997	137,625	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793
	Minimum	0.0%	0.0%	0.0%	14.3%	51.1%	65.5%	86.3%	87.9%	89.9%	90.1%	89.9%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	Most Likely	0.0%	0.0%	0.0%	15.9%	56.8%	72.9%	95.9%	97.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	0.0%	18.3%	65.1%	83.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 56. Commercial Operator and Expert Opinion Estimates for Eating and Recreation Contents, Long Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Furniture	18,750	0	0	0	10,500	10,500	11,063	13,125	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116	15,116
Equipment	112,543	0	0	0	25,885	29,261	65,275	69,776	94,536	103,540	106,916	106,916	110,736	110,736	110,736	110,736	110,736	110,736	110,736	110,736	110,736
Food and Supplies	9,500	0	0	0	7,600	8,550	8,550	8,550	8,550	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500
Total	140,793	0	0	0	43,985	48,311	84,887	91,451	118,202	128,156	131,532	131,532	135,352	135,352	135,352	135,352	135,352	135,352	135,352	135,352	135,352
Saltwater 1-Week Damage	Minimum	0.0%	0.0%	0.0%	28.1%	30.9%	54.2%	58.5%	75.6%	81.9%	84.1%	84.0%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%	86.5%
	Most Likely	0.0%	0.0%	0.0%	31.2%	34.3%	60.3%	65.0%	84.0%	91.0%	93.4%	93.4%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%
	Maximum	0.0%	0.0%	0.0%	39.0%	42.9%	75.4%	81.2%	99.9%	98.5%	98.5%	97.8%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%

Source: G.E.C., Inc.

Table 57. Commercial Operator and Expert Opinion Estimates for Groceries and Gas Station Contents, Short Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
General Fixtures, Shelves and Equipment	373,062	0	0	45,234	113,784	155,287	276,532	342,284	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062
Perishable Merchandise	88,275	0	0	10,703	26,924	36,744	65,434	80,992	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275
Nonperishable Merchandise	207,250	0	0	25,129	63,211	86,268	153,624	190,152	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250
Total	668,587	0	0	81,066	203,919	278,299	495,590	613,429	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587
	Minimum	0.0%	0.0%	8.1%	27.5%	37.4%	66.7%	82.6%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	Most Likely	0.0%	0.0%	12.1%	30.5%	41.6%	74.1%	91.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	19.5%	35.2%	47.8%	85.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 58. Commercial Operator and Expert Opinion Estimates for Groceries and Gas Station Contents, Long Duration (Freshwater and Saltwater)

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
General Fixtures, Shelves and Equipment	373,062	0	0	320,834	320,834	320,834	324,565	324,565	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062	373,062
Perishable Merchandise	88,275	0	0	86,510	86,510	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275	88,275
Nonperishable Merchandise	207,250	0	0	165,800	176,162	176,162	176,162	186,525	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250	207,250
Total	668,587	0	0	573,144	583,506	585,271	589,002	599,365	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587
	Minimum	0.0%	0.0%	81.2%	78.6%	78.7%	79.3%	80.7%	90.0%	89.9%	89.9%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
	Most Likely	0.0%	0.0%	85.7%	87.3%	87.5%	88.1%	89.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	Maximum	0.0%	0.0%	92.7%	96.9%	95.7%	96.1%	97.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 59. Commercial Operator and Expert Opinion Estimates for
Repair and Home Use Contents, Short Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Reception	11,900	0	0	0	460	460	2,741	2,741	5,491	5,491	5,491	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152
Kitchen	4,500	0	0	0	452	452	2,429	2,429	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768
Office	41,400	0	0	0	4,781	7,973	9,561	10,507	30,254	30,254	30,254	30,254	31,842	31,842	31,842	31,842	31,842	31,842	31,842	31,842	31,842
Shop	68,010	0	0	0	15,695	20,926	26,681	26,681	41,852	44,468	47,084	49,700	52,315	52,315	52,315	52,315	52,315	52,315	52,315	52,315	52,315
Total	125,810	0	0	0	21,387	29,811	41,412	42,358	80,366	82,982	85,598	91,874	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078
	Minimum	0.0%	0.0%	0.0%	15.3%	21.4%	29.7%	30.3%	57.5%	59.4%	61.2%	65.8%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%
	Most Likely	0.0%	0.0%	0.0%	17.0%	23.7%	32.9%	33.7%	63.9%	66.0%	68.0%	73.0%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%
	Maximum	0.0%	0.0%	0.0%	19.6%	27.3%	37.8%	38.7%	73.4%	75.9%	78.2%	84.0%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%	87.8%

Source: G.E.C., Inc.

**Table 60. Commercial Operator and Expert Opinion Estimates for
Repair and Home Use Contents, Long Duration (Freshwater and Saltwater)**

Content Items	Item Value (\$)	Flood Level (feet) Relative to First Floor																			
		-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
		Damage Value (\$)																			
Reception	11,900	0	0	0	2,741	2,741	2,741	5,491	5,491	5,491	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152	9,152
Kitchen	4,500	0	0	0	2,429	2,429	2,429	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768	2,768
Office	41,400	0	0	0	9,561	10,507	10,507	30,254	30,254	30,254	30,254	31,842	31,842	31,842	31,842	31,842	31,842	31,842	31,842	31,842	31,842
Shop	68,010	0	0	0	26,681	26,681	26,681	41,852	44,468	47,084	49,700	52,315	52,315	52,315	52,315	52,315	52,315	52,315	52,315	52,315	52,315
Total	125,810	0	0	0	41,412	42,358	42,358	80,366	82,982	85,598	91,874	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078
	Minimum	0.0%	0.0%	0.0%	29.7%	30.3%	30.3%	57.5%	59.4%	61.2%	65.8%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%	68.7%
	Most Likely	0.0%	0.0%	0.0%	32.9%	33.7%	33.7%	63.9%	66.0%	68.0%	73.0%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%
	Maximum	0.0%	0.0%	0.0%	41.2%	42.1%	42.1%	79.8%	82.5%	85.0%	91.3%	95.5%	95.5%	95.5%	95.5%	95.5%	95.5%	95.5%	95.5%	95.5%	95.5%

Source: G.E.C., Inc.

VII. PROBABILITY DISTRIBUTION FUNCTIONS FOR DEPTH-DAMAGE AND CSV

With the inherent risk and uncertainty involved in the development of depth-damage relationships and CSV, it is useful to provide a description of this risk. Probability distribution functions describe the distribution of observations around the expected mean. The distributions conform to those used in the Excel @RISK software, which provides a framework for incorporating risk in the analysis of economic benefits for flood control projects.

The experts estimated a minimum, maximum, and most likely percent damage for all depth-damage relationships in this study effort. A triangular distribution, defined in @RISK as @TRIANG (min, most likely, max), is used to describe the risk associated with the use of depth-damage estimates made by the experts.

Residential and commercial content information developed from the interviews associated with this study provide a useful set of CSV. The ratio data was grouped for each content category, and a normal distribution, defined by @RISK as @NORMAL (mean, standard deviation), was determined to best describe the risk associated with the use of CSV estimated from interviews. The @RISK formulas for CSV in each content category are:

Residential CSV

1-Story (1S)	@NORMAL (.70, .48)
2-Story (2S)	@NORMAL (.74, .38)
Mobile Home (MH)	@NORMAL (1.52, .98)

Commercial CSV

Eating (EAT)	@NORMAL (.70, .39)
Grocery (GROC)	@NORMAL (1.58, .69)
Multi-Family (MULT)	@NORMAL (.14, .09)
Professional (PROF)	@NORMAL (.43, .46)
Public (PUBL)	@NORMAL (.14, .05)
Repair (REPA)	@NORMAL (1.22, .93)
Retail (RETA)	@NORMAL (1.29, 1.23)
Warehouse (WARE)	@NORMAL (.85, .38)

VIII. VEHICLE DEPTH-DAMAGE RELATIONSHIPS

Estimates of damage to vehicles at various depths of flooding were determined through interviews with two insurance adjusters in the study area. These adjusters were interviewed in much the same manner as the owner/operators for commercial contents. They were questioned about vehicle values and percent damage to vehicles at depths of flooding above the road surface. The survey concentrated on five broad classes of automobiles (sub-compact, compact, mid-size, large, and pick-up trucks/SUVs). Average vehicle value and depth-damage estimates were supplied by the adjusters for each automobile category. The survey results appear in Table 61.

Table 61. Vehicle Depth-Damage Relationships

Vehicle Type	Market Value	Flood Depth (feet above road surface)									
		0.5		1.0		1.5		2.0		3.0	
Sub-Compact	\$12,000	0.0	0.0	9.0	14.0	20.0	27.0	35.0	50.0	100.0	100.0
Compact	\$16,000	0.0	0.0	5.0	9.0	15.0	19.0	20.0	25.0	100.0	100.0
Mid-Size	\$22,000	0.0	0.0	4.0	8.0	13.0	17.0	18.0	21.0	100.0	100.0
Large	\$31,000	0.0	0.0	3.0	5.0	11.0	16.0	17.0	19.0	100.0	100.0
Pick-Up Trucks/SUV	\$26,000	0.0	0.0	2.0	4.0	10.0	15.0	15.0	18.0	100.0	100.0

IX. COMPARISON WITH EXISTING DEPTH-DAMAGE DATA

This section presents a comparison between the June 1996 *Depth-Damage Relationships for Structures, Contents, and Vehicles and Content-To-Structure Value Ratios (CSVs) in Support of the Jefferson and Orleans Flood Control Feasibility Studies* report, the May 1997 *Depth-Damage Relationships for Structures, Contents, and Vehicles and Content-To-Structure Value Ratios (CSVs) in Support of the Lower Atchafalaya Reevaluation and Morganza to the Gulf, Louisiana Feasibility Studies* and this study, the March 2006 *Depth-Damage Relationships for Structures, Contents, and Vehicles and Content-To-Structure Value Ratios (CSVs) in Support of the Donaldsonville to the Gulf, Louisiana, Feasibility Study*. Tables 62 through 98 present the results of the three studies for the purpose of comparison.

The three studies were conducted during three time periods and in three different geographic areas, using different structures with different contents and different groups of experts. Variations would naturally be expected to occur in the study results. However, while these results demonstrate some variations from one study to the next, they do provide a very good representation of the relationships between depth of flooding and the resulting damage to structures and contents by category.

Some general conclusions about the depth of flooding to percent damage curves from the three studies are:

For residential structures, the percent damage was much higher after four feet of flooding in the 1997 study than in the other two studies. In the 1996 study the percent damage was higher before two feet of flooding. In the 2005 study the depth of flooding to percent damage curves were usually the middle values relative to the curves in the other two studies.

For mobile homes the percent damage after 1.5 feet of flooding was much higher in the 1997 study, but became similar at eight feet of flooding to the results from the 2005 study results.

For commercial structures, the 1997 curves tend to have higher percent damages for long duration events and the curves from the 2005 study tend to be higher for short duration events.

For residential contents, the three sets of depth of flooding to percent damage curves tend to move together with the 2005 study showing slightly lower percent damage figures.

The two story residential contents percent damage to depth of flooding curves from the three studies also tend to move together, but the 2005 curves show damage beginning to occur at much lower depths of flooding than the other two studies.

For mobile homes the percent of damage to the depth of flooding figures from the three studies are very similar with the exception of the fact that damages are considerably lower when flooding first begins at the 0.5 feet elevation relative to the first floor.

The depth of flooding to percent damage curves for commercial content categories also tend to move together, but the results from the 2005 study are much higher for Eating and Recreation Contents, Groceries and Gas Station Contents Multi-Family Residence Contents and Retail Contents.

The 1996 study showed the highest percent damage for Professional Business Contents, while the percent damage figures for Public and Semi-Public Contents and Repair and Home Use Contents are higher in the 1997 study

**Table 62. Expert Opinion Depth-Damage Estimates for
One-Story On Pier Structure, Long Duration Saltwater Conditions**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	63,000	2,500	3,400	12,900	39,300	39,300	40,300	41,300	41,300	43,300	45,300	45,300	45,300	45,300	53,200	53,200	53,200	53,200	53,200	53,200	53,200
	Percent Damaged	4.0%	5.4%	20.5%	62.4%	62.4%	64.0%	65.6%	65.6%	68.7%	71.9%	71.9%	71.9%	71.9%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%
1997	71,188	800	8,675	10,838	35,197	35,697	47,470	49,970	50,670	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389	69,389
	Percent Damaged	1.1%	12.2%	15.2%	49.4%	50.1%	66.7%	70.2%	71.2%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%	97.5%
2005	92,654	1,597	2,513	25,616	43,631	50,150	52,268	54,380	59,111	66,852	71,670	73,986	74,403	78,245	81,420	82,069	82,367	82,474	82,772	82,879	83,059
	Percent Damaged	1.7%	2.7%	27.6%	47.1%	54.1%	56.4%	58.7%	63.8%	72.2%	77.4%	79.9%	80.3%	84.4%	87.9%	88.6%	88.9%	89.0%	89.3%	89.5%	89.6%

Source: G.E.C., Inc.

**Table 63. Expert Opinion Depth-Damage Estimates for
One-Story On Slab Structure, Long Duration Saltwater Conditions**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	87,000	0	0	6,295	49,110	49,110	51,110	51,110	51,110	55,160	57,760	57,760	57,760	57,760	71,400	71,400	71,400	71,400	71,400	71,400	71,400
	Percent Damaged	0.0%	0.0%	7.2%	56.4%	56.4%	58.7%	58.7%	58.7%	63.4%	66.4%	66.4%	66.4%	66.4%	82.1%	82.1%	82.1%	82.1%	82.1%	82.1%	82.1%
1997	87,800	0	1,000	1,000	20,500	20,500	32,700	36,800	39,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800	80,800
	Percent Damaged	0.0%	1.1%	1.1%	23.3%	23.3%	37.2%	41.9%	45.3%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
2005	108,719	0	1,091	10,673	33,827	40,982	45,049	48,539	54,332	67,705	72,879	75,451	75,907	81,412	87,687	88,466	88,605	88,605	89,182	89,182	89,182
	Percent Damaged	0.0%	1.0%	9.8%	31.1%	37.7%	41.4%	44.6%	50.0%	62.3%	67.0%	69.4%	69.8%	74.9%	80.7%	81.4%	81.5%	81.5%	82.0%	82.0%	82.0%

Source: G.E.C., Inc.

**Table 64. Expert Opinion Depth-Damage Estimates for
Two-Story On Pier Structure, Long Duration Saltwater Conditions**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	85,500	3,380	3,995	14,955	45,808	45,805	46,485	47,165	47,165	48,525	51,225	51,225	51,225	51,225	53,930	60,900	62,260	62,260	63,620	63,620	63,620
	Percent Damaged	4.0%	4.7%	17.5%	53.6%	53.6%	54.4%	55.2%	55.2%	56.8%	59.9%	59.9%	59.9%	59.9%	63.1%	71.2%	72.8%	72.8%	74.4%	74.4%	74.4%
1997	146,150	2,000	3,200	9,400	27,800	27,800	46,650	47,650	48,650	136,450	136,450	136,450	1,364,500	136,450	136,450	136,450	136,450	136,450	141,150	141,150	141,150
	Percent Damaged	1.4%	2.2%	6.4%	19.0%	19.0%	31.9%	32.6%	33.3%	93.4%	93.4%	93.4%	933.6%	93.4%	93.4%	93.4%	93.4%	93.4%	96.6%	96.6%	96.6%
2005	175,369	2,692	4,294	14,621	40,423	50,263	55,246	60,011	62,711	76,015	81,607	83,141	83,724	87,922	111,554	114,981	117,452	121,453	126,494	128,612	129,573
	Percent Damaged	1.5%	2.4%	8.3%	23.1%	28.7%	31.5%	34.2%	35.8%	43.3%	46.5%	47.4%	47.7%	50.1%	63.6%	65.6%	67.0%	69.3%	72.1%	73.3%	73.9%

Source: G.E.C., Inc.

**Table 65. Expert Opinion Depth-Damage Estimates for
Two-Story On Slab Structure, Long Duration Saltwater Conditions**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	134,000	0	0	6,795	59,215	59,215	60,455	61,695	66,655	69,135	69,135	69,135	69,135	69,135	74,622	88,680	91,160	91,160	93,640	93,640	93,640
	Percent Damaged	0.0%	0.0%	5.1%	44.2%	44.2%	45.1%	46.0%	49.7%	51.6%	51.6%	51.6%	51.6%	51.6%	55.7%	66.2%	68.0%	68.0%	69.9%	69.9%	69.9%
1997	166,600	0	2,000	2,000	26,850	26,850	43,450	45,150	47,550	133,200	133,200	133,200	133,200	133,200	133,200	133,800	133,800	133,800	138,600	138,600	138,600
	Percent Damaged	0.0%	1.2%	1.2%	16.1%	16.1%	26.1%	27.1%	28.5%	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%	80.3%	80.3%	80.3%	83.2%	83.2%	83.2%
2005	201,564	0	0	11,990	38,465	50,906	52,419	60,656	64,706	86,640	94,562	95,899	95,981	104,880	124,764	129,547	132,368	136,320	140,382	140,382	141,940
	Percent Damaged	0.0%	0.0%	5.9%	19.1%	25.3%	26.0%	30.1%	32.1%	43.0%	46.9%	47.6%	47.6%	52.0%	61.9%	64.3%	65.7%	67.6%	69.6%	69.6%	70.4%

Source: G.E.C., Inc.

**Table 66. Expert Opinion Depth-Damage Estimates for
Mobile Home Structure, Long Duration Saltwater Conditions**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	24,000	2,900	2,900	7,700	14,900	15,300	15,400	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900
	Percent Damaged	12.1%	12.1%	32.1%	62.1%	63.8%	64.2%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%
1997	22,650	1,450	1,650	2,250	9,825	10,125	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100	22,100
	Percent Damaged	6.4%	7.3%	9.9%	43.4%	44.7%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%	97.6%
2005	31,428	3,232	3,874	10,839	19,576	20,138	20,806	21,640	22,487	23,476	25,079	25,260	25,664	29,547	29,633	29,979	29,979	29,979	29,979	29,979	29,979
	Percent Damaged	10.3%	12.3%	34.5%	62.3%	64.1%	66.2%	68.9%	71.6%	74.7%	79.8%	80.4%	81.7%	94.0%	94.3%	95.4%	95.4%	95.4%	95.4%	95.4%	95.4%

Source: G.E.C., Inc.

**Table 67. Expert Opinion Depth-Damage Estimates for
One-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	87,000	0	0	3,680	23,216	29,491	33,616	34,970	35,890	40,860	51,255	51,255	51,255	51,255	60,800	15,900	60,800	71,400	71,400	71,400	71,400
	Percent Damaged	0.0%	0.0%	4.2%	26.7%	33.9%	38.6%	40.2%	41.3%	47.0%	58.9%	58.9%	58.9%	58.9%	69.9%	18.3%	69.9%	82.1%	82.1%	82.1%	82.1%
1997	87,800	0	0	1,000	19,650	19,650	20,400	24,600	27,600	28,900	42,100	42,100	42,100	42,100	49,100	49,100	51,000	51,000	51,000	51,000	51,000
	Percent Damaged	0.0%	0.0%	1.1%	22.4%	22.4%	23.2%	28.0%	31.4%	32.9%	47.9%	47.9%	47.9%	47.9%	55.9%	55.9%	58.1%	58.1%	58.1%	58.1%	58.1%
2005	108,705	0	1,091	10,788	29,412	35,247	36,969	40,675	45,646	58,586	63,616	66,188	66,644	71,601	77,550	78,329	78,467	78,467	78,972	78,972	78,972
	Percent Damaged	0.0%	1.0%	9.9%	27.1%	32.4%	34.0%	37.4%	42.0%	53.9%	58.5%	60.9%	61.3%	65.9%	71.3%	72.1%	72.2%	72.2%	72.6%	72.6%	72.6%

Source: G.E.C., Inc.

**Table 68. Expert Opinion Depth-Damage Estimates for
One-Story On Pier Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	63,000	2,500	3,400	12,900	39,300	39,300	40,300	41,300	41,300	43,300	45,300	45,300	45,300	45,300	53,200	53,200	53,200	53,200	53,200	53,200	53,200
	Percent Damaged	4.0%	5.4%	20.5%	62.4%	62.4%	64.0%	65.6%	65.6%	68.7%	71.9%	71.9%	71.9%	71.9%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%	84.4%
1997	71,188	800	3,925	8,338	29,684	29,684	30,184	33,984	37,684	38,384	52,045	52,045	52,045	52,045	55,320	55,320	56,783	56,783	56,783	56,783	56,783
	Percent Damaged	1.1%	5.5%	11.7%	41.7%	41.7%	42.4%	47.7%	52.9%	53.9%	73.1%	73.1%	73.1%	73.1%	77.7%	77.7%	79.8%	79.8%	79.8%	79.8%	79.8%
2005	62,770	1,474	2,381	13,821	33,401	39,146	41,448	43,418	46,381	51,203	53,452	55,150	55,563	59,454	61,624	61,944	62,204	62,310	62,487	62,593	62,770
	Percent Damaged	2.3%	3.8%	22.0%	53.2%	62.4%	66.0%	69.2%	73.9%	81.6%	85.2%	87.9%	88.5%	94.7%	98.2%	98.7%	99.1%	99.3%	99.5%	99.7%	100.0%

Source: G.E.C., Inc.

**Table 69. Expert Opinion Depth-Damage Estimates for
Two-Story On Pier Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	85,500	3,380	3,995	10,355	20,729	21,609	23,167	28,056	28,731	30,766	36,008	36,008	36,008	36,008	45,080	52,729	56,001	56,001	57,360	60,443	60,443
	Percent Damaged	4.0%	4.7%	12.1%	24.2%	25.3%	27.1%	32.8%	33.6%	36.0%	42.1%	42.1%	42.1%	42.1%	52.7%	61.7%	65.5%	65.5%	67.1%	70.7%	70.7%
1997	146,150	2,000	3,200	8,400	26,200	26,200	27,950	32,650	33,650	41,750	52,000	52,000	52,000	57,400	61,400	67,650	79,600	79,600	99,650	99,650	100
	Percent Damaged	1.4%	2.2%	5.7%	17.9%	17.9%	19.1%	22.3%	23.0%	28.6%	35.6%	35.6%	35.6%	39.3%	42.0%	46.3%	54.5%	54.5%	68.2%	68.2%	68.2%
2005	175,369	3,037	4,431	14,224	35,917	44,881	47,440	52,097	55,179	67,105	70,980	72,500	73,227	76,206	96,162	99,719	102,262	104,604	109,077	110,912	109,629
	Percent Damaged	1.7%	2.5%	8.1%	20.5%	25.6%	27.1%	29.7%	31.5%	38.3%	40.5%	41.3%	41.8%	43.5%	54.8%	56.9%	58.3%	59.6%	62.2%	63.2%	62.5%

Source: G.E.C., Inc.

**Table 70. Expert Opinion Depth-Damage Estimates for
Two-Story On Slab Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	134,000	0	0	4,103	23,396	33,056	35,930	38,210	39,625	43,520	53,655	53,655	53,655	53,655	64,428	73,391	77,925	77,925	80,405	86,290	86,290
	Percent Damaged	0.0%	0.0%	3.1%	17.5%	24.7%	26.8%	28.5%	29.6%	32.5%	40.0%	40.0%	40.0%	40.0%	48.1%	54.8%	58.2%	58.2%	60.0%	64.4%	64.4%
1997	166,600	0	0	2,000	24,700	24,700	26,200	31,800	34,200	37,300	57,100	57,100	57,100	58,600	62,600	67,250	79,350	85,550	94,300	94,300	94,300
	Percent Damaged	0.0%	0.0%	1.2%	14.8%	14.8%	15.7%	19.1%	20.5%	22.4%	34.3%	34.3%	34.3%	35.2%	37.6%	40.4%	47.6%	51.4%	56.6%	56.6%	56.6%
2005	201,564	0	0	11,168	36,517	46,462	47,975	53,982	58,551	74,108	79,432	80,726	81,313	87,311	105,839	109,974	111,604	115,341	119,316	119,316	119,504
	Percent Damaged	0.0%	0.0%	5.5%	18.1%	23.1%	23.8%	26.8%	29.0%	36.8%	39.4%	40.0%	40.3%	43.3%	52.5%	54.6%	55.4%	57.2%	59.2%	59.2%	59.3%

Source: G.E.C., Inc.

**Table 71. Expert Opinion Depth-Damage Estimates for
Mobile Home Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	24,000	270	2,100	4,130	10,900	10,900	11,800	11,800	11,800	12,400	13,700	13,900	13,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900	15,900
	Percent Damaged	1.1%	8.8%	17.2%	45.4%	45.4%	49.2%	49.2%	49.2%	51.7%	57.1%	57.9%	57.9%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%	66.3%
1997	22,650	1,450	1,650	2,250	9,825	10,125	10,200	10,350	10,400	11,325	14,850	14,850	14,950	14,950	14,950	14,950	14,950	14,950	14,950	14,950	14,950
	Percent Damaged	6.4%	7.3%	9.9%	43.4%	44.7%	45.0%	45.7%	45.9%	50.0%	65.6%	65.6%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%	66.0%
2005	31,428	2,279	3,510	10,126	15,247	16,983	17,623	18,523	18,952	20,223	21,205	21,386	21,674	25,131	25,687	26,033	26,033	26,033	26,033	26,033	26,033
	Percent Damaged	7.3%	11.2%	32.2%	48.5%	54.0%	56.1%	58.9%	60.3%	64.3%	67.5%	68.0%	69.0%	80.0%	81.7%	82.8%	82.8%	82.8%	82.8%	82.8%	82.8%

Source: G.E.C., Inc.

**Table 72. Expert Opinion Depth-Damage Estimates for
Metal Frame Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	349,924	0	0	875	21,550	25,500	25,700	27,200	32,750	44,650	45,850	45,850	45,850	72,700	86,200	96,700	96,700	96,700	96,700	145,700	145,700
	Percent Damaged	0.0%	0.0%	0.3%	6.2%	7.3%	7.3%	7.8%	9.4%	12.8%	13.1%	13.1%	13.1%	20.8%	24.6%	27.6%	27.6%	27.6%	27.6%	41.6%	41.6%
1997	442,000	0	0	5,000	52,350	52,350	73,250	75,250	89,500	108,000	115,500	115,500	115,500	130,500	160,500	160,500	160,500	160,500	160,500	160,500	160,500
	Percent Damaged	0.0%	0.0%	1.1%	11.8%	11.8%	16.6%	17.0%	20.2%	24.4%	26.1%	26.1%	26.1%	29.5%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%	36.3%
2005	507,686	0	0	19,608	77,212	87,925	96,678	112,344	123,636	158,434	161,914	163,602	166,719	215,925	226,328	232,388	236,751	238,194	238,194	240,099	240,099
	Percent Damaged	0.0%	0.0%	3.9%	15.2%	17.3%	19.0%	22.1%	24.4%	31.2%	31.9%	32.2%	32.8%	42.5%	44.6%	45.8%	46.6%	46.9%	46.9%	47.3%	47.3%

Source: G.E.C., Inc.

**Table 73. Expert Opinion Depth-Damage Estimates for
Metal Frame Structure, Long Duration (Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	349,924	0	0	6,000	46,100	48,100	53,100	60,100	69,100	69,100	70,300	70,300	70,300	96,700	118,700	145,700	145,700	145,700	145,700	155,700	155,700
	Percent Damaged	0.0%	0.0%	1.7%	13.2%	13.7%	15.2%	17.2%	19.7%	19.7%	20.1%	20.1%	20.1%	27.6%	33.9%	41.6%	41.6%	41.6%	41.6%	44.5%	44.5%
1997	442,000	0	0	5,000	58,500	58,500	76,000	92,250	104,500	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000	327,000
	Percent Damaged	0.0%	0.0%	1.1%	13.2%	13.2%	17.2%	20.9%	23.6%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%	74.0%
2005	507,686	0	0	20,667	84,180	96,004	107,725	124,367	137,559	179,934	184,213	187,480	192,891	249,261	261,091	268,397	275,407	277,577	278,305	281,317	281,886
	Percent Damaged	0.0%	0.0%	4.1%	16.6%	18.9%	21.2%	24.5%	27.1%	35.4%	36.3%	36.9%	38.0%	49.1%	51.4%	52.9%	54.2%	54.7%	54.8%	55.4%	55.5%

Source: G.E.C., Inc.

**Table 74. Expert Opinion Depth-Damage Estimates for Masonry
Bearing Walls Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	977,000	0	0	0	73,500	77,500	81,000	85,000	131,000	168,500	181,750	181,750	181,750	231,750	281,750	291,750	291,750	291,750	364,750	369,750	398,750
	Percent Damaged	0.0%	0.0%	0.0%	7.5%	7.9%	8.3%	8.7%	13.4%	17.2%	18.6%	18.6%	18.6%	23.7%	28.8%	29.9%	29.9%	29.9%	37.3%	37.8%	40.8%
1997	125,500	0	0	2,000	15,100	15,100	21,550	21,800	28,150	33,050	37,050	37,050	37,050	40,050	53,050	60,800	60,800	65,800	65,800	65,800	65,800
	Percent Damaged	0.0%	0.0%	1.6%	12.0%	12.0%	17.2%	17.4%	22.4%	26.3%	29.5%	29.5%	29.5%	31.9%	42.3%	48.4%	48.4%	52.4%	52.4%	52.4%	52.4%
2005	158,972	0	866	866	20,856	26,595	30,661	33,580	37,253	43,661	44,497	47,758	50,202	62,381	73,221	77,589	81,039	85,240	85,839	87,839	88,055
	Percent Damaged	0.0%	0.5%	0.5%	13.1%	16.7%	19.3%	21.1%	23.4%	27.5%	28.0%	30.0%	31.6%	39.2%	46.1%	48.8%	51.0%	53.6%	54.0%	55.3%	55.4%

Source: G.E.C., Inc.

**Table 75. Expert Opinion Depth-Damage Estimates for Masonry
Bearing Walls Structure, Long Duration (Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	977,000	0	0	0	128,250	132,250	139,750	146,750	213,750	217,750	234,750	234,750	299,750	299,750	299,750	299,750	299,750	299,750	439,500	446,500	465,500
	Percent Damaged	0.0%	0.0%	0.0%	13.1%	13.5%	14.3%	15.0%	21.9%	22.3%	24.0%	24.0%	30.7%	30.7%	30.7%	30.7%	30.7%	30.7%	45.0%	45.7%	47.6%
1997	125,500	0	0	8,250	24,850	24,850	30,800	30,800	37,150	43,550	47,550	47,550	47,550	79,500	79,500	79,500	79,500	79,500	79,500	79,500	79,500
	Percent Damaged	0.0%	0.0%	6.6%	19.8%	19.8%	24.5%	24.5%	29.6%	34.7%	37.9%	37.9%	37.9%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%	63.3%
2005	158,972	0	952	952	22,667	29,547	34,094	37,281	41,730	49,175	49,779	52,539	55,068	69,251	81,138	85,955	90,219	95,595	95,955	97,955	98,172
	Percent Damaged	0.0%	0.6%	0.6%	14.3%	18.6%	21.4%	23.5%	26.2%	30.9%	31.3%	33.0%	34.6%	43.6%	51.0%	54.1%	56.8%	60.1%	60.4%	61.6%	61.8%

Source: G.E.C., Inc.

**Table 76. Expert Opinion Depth-Damage Estimates for Wood
or Steel Frame Structure, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	130,000	0	0	4,420	21,240	22,605	23,305	33,419	33,419	51,242	51,242	51,242	51,242	55,895	84,455	84,455	94,255	97,540	101,190	101,190	101,109
	Percent Damaged	0.0%	0.0%	3.4%	16.3%	17.4%	17.9%	25.7%	25.7%	39.4%	39.4%	39.4%	39.4%	43.0%	65.0%	65.0%	72.5%	75.0%	77.8%	77.8%	77.8%
1997	358,500	0	0	1,000	65,550	65,550	87,550	97,350	110,850	132,700	159,700	159,700	165,700	170,170	186,700	186,700	186,700	196,700	196,700	196,700	196,700
	Percent Damaged	0.0%	0.0%	0.3%	18.3%	18.3%	24.4%	27.2%	30.9%	37.0%	44.5%	44.5%	46.2%	47.5%	52.1%	52.1%	52.1%	54.9%	54.9%	54.9%	54.9%
2005	441,237	0	0	0	119,730	139,405	150,052	160,233	166,996	197,978	207,955	217,416	228,337	258,596	268,987	280,224	280,790	287,910	288,085	288,520	289,616
	Percent Damaged	0.0%	0.0%	0.0%	27.1%	31.6%	34.0%	36.3%	37.8%	44.9%	47.1%	49.3%	51.7%	58.6%	61.0%	63.5%	63.6%	65.3%	65.3%	65.4%	65.6%

Source: G.E.C., Inc.

Table 77. Expert Opinion Depth-Damage Estimates for Wood or Steel Frame Structure, Long Duration (Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	130,000	0	0	4,566	47,430	47,795	53,379	53,379	62,999	62,999	62,999	62,999	64,395	64,395	84,455	84,455	94,255	97,540	101,190	101,190	101,109
	Percent Damaged	0.0%	0.0%	3.5%	36.5%	36.8%	41.1%	41.1%	48.5%	48.5%	48.5%	48.5%	49.5%	49.5%	65.0%	65.0%	72.5%	75.0%	77.8%	77.8%	77.8%
1997	358,500	0	0	4,000	80,050	85,050	92,550	117,350	123,350	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500	283,500
	Percent Damaged	0.0%	0.0%	1.1%	22.3%	23.7%	25.8%	32.7%	34.4%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%	79.1%
2005	441,237	0	0	0	123,893	144,536	155,493	167,049	175,093	208,263	219,415	229,489	240,865	272,301	286,574	299,066	300,047	310,110	310,599	311,431	312,842
	Percent Damaged	0.0%	0.0%	0.0%	28.1%	32.8%	35.2%	37.9%	39.7%	47.2%	49.7%	52.0%	54.6%	61.7%	64.9%	67.8%	68.0%	70.3%	70.4%	70.6%	70.9%

Source: G.E.C., Inc.

Table 78. Homeowner Opinion Depth-Damage Estimates for One-Story Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	58,790	0	0	0	16,500	24,550	28,980	36,965	46,265	49,715	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615
	Percent Damaged	0.0%	0.0%	0.0%	28.1%	41.8%	49.3%	62.9%	78.7%	84.6%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%
1997	36,670	0	0	0	9,820	15,495	17,835	21,240	28,615	30,670	31,960	32,540	32,670	32,670	32,670	32,670	32,670	32,670	32,670	32,670	32,670
	Percent Damaged	0.0%	0.0%	0.0%	26.8%	42.3%	48.6%	57.9%	78.0%	83.6%	87.2%	88.7%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%
2005	68,117	0	0	6,205	15,404	19,934	23,674	31,267	39,831	47,232	50,397	55,295	56,248	56,875	57,081	57,084	57,084	57,084	57,086	57,105	57,105
	Percent Damaged	0.0%	0.0%	9.1%	22.6%	29.3%	34.8%	45.9%	58.5%	69.3%	74.0%	81.2%	82.6%	83.5%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%	83.8%

Source: G.E.C., Inc.

Table 79. Homeowner Opinion Depth-Damage Estimates for Two-Story Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	73,750	0	0	0	14,553	18,434	22,374	26,909	37,440	37,490	40,776	40,776	40,776	40,776	40,776	53,454	59,505	64,265	66,415	68,185	68,251
	Percent Damaged	0.0%	0.0%	0.0%	19.7%	25.0%	30.3%	36.5%	50.8%	50.8%	55.3%	55.3%	55.3%	55.3%	55.3%	72.5%	80.7%	87.1%	90.1%	92.5%	92.5%
1997	68,760	0	0	0	16,845	26,020	29,475	34,650	46,135	49,935	51,510	53,440	53,640	53,640	53,640	53,640	58,965	60,465	62,865	63,040	63,540
	Percent Damaged	0.0%	0.0%	0.0%	24.5%	37.8%	42.9%	50.4%	67.1%	72.6%	74.9%	77.7%	78.0%	78.0%	78.0%	78.0%	85.8%	87.9%	91.4%	91.7%	92.4%
2005	81,391	103	555	6,835	13,636	19,687	23,215	28,529	36,079	40,724	45,037	49,242	50,125	50,720	55,506	55,506	58,742	60,629	62,197	63,432	63,937
	Percent Damaged	0.1%	0.7%	8.4%	16.8%	24.2%	28.5%	35.1%	44.3%	50.0%	55.3%	60.5%	61.6%	62.3%	68.2%	68.2%	72.2%	74.5%	76.4%	77.9%	78.6%

Source: G.E.C., Inc.

Table 80. Homeowner Interviews and Expert Opinion Depth-Damage Estimates for One-Story Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Flood																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	58,790	0	0	0	16,500	24,550	28,980	36,965	48,265	49,715	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615	53,615
	Percent Damaged	0.0%	0.0%	0.0%	28.1%	41.8%	49.3%	62.9%	82.1%	84.6%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%	91.2%
1997	36,695	0	0	0	28,807	30,570	31,310	32,510	34,040	34,635	34,748	34,773	34,773	34,773	34,773	34,773	34,773	34,773	34,773	34,773	34,773
	Percent Damaged	0.0%	0.0%	0.0%	78.5%	83.3%	85.3%	88.6%	92.8%	94.4%	94.7%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%	94.8%
2005	68,117	0	0	23821	31865	32973	34237	38654	45977	51978	55122	60025	60239	60667	60687	60687	60687	60687	60687	60687	60687
	Percent Damaged	0.0%	0.0%	35.0%	46.8%	48.4%	50.3%	56.7%	67.5%	76.3%	80.9%	88.1%	88.4%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%	89.1%

Source: G.E.C., Inc.

Table 81. Homeowner Interviews and Expert Opinion Depth-Damage Estimates for Two-Story Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	73,750	0	0	0	14,553	18,434	22,374	26,909	37,440	37,490	40,776	40,776	40,776	40,776	40,776	53,454	59,505	64,265	66,415	68,185	68,251
	Percent Damaged	0.0%	0.0%	0.0%	19.7%	25.0%	30.3%	36.5%	50.8%	50.8%	55.3%	55.3%	55.3%	55.3%	55.3%	72.5%	80.7%	87.1%	90.1%	92.5%	92.5%
1997	68,760	0	0	0	46,135	46,135	49,935	49,935	52,510	53,440	53,640	53,640	53,640	53,640	53,640	53,640	62,865	63,040	63,540	63,540	63,540
	Percent Damaged	0.0%	0.0%	0.0%	67.1%	67.1%	72.6%	72.6%	76.4%	77.7%	78.0%	78.0%	78.0%	78.0%	78.0%	78.0%	91.4%	91.7%	92.4%	92.4%	92.4%
2005	81,391	103	555	17,299	20,198	24,987	28,168	30,697	37,109	41,140	45,463	49,332	50,148	50,693	55,509	55,509	58,605	60,264	61,699	62,674	62,698
	Percent Damaged	0.1%	0.7%	21.3%	24.8%	30.7%	34.6%	37.7%	45.6%	50.5%	55.9%	60.6%	61.6%	62.3%	68.2%	68.2%	72.0%	74.0%	75.8%	77.0%	77.0%

Source: G.E.C., Inc.

Table 82. Homeowner Opinion Depth-Damage Estimates for Mobile Home Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	17,400	0	0	0	5,500	6,745	7,195	9,340	13,090	13,440	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700	14,700
	Percent Damaged	0.0%	0.0%	0.0%	31.6%	38.8%	41.4%	53.7%	75.2%	77.2%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%	84.5%
1997	15,120	0	0	0	4,250	5,795	6,770	8,535	10,365	12,080	13,545	13,570	13,570	13,570	13,570	13,570	13,570	13,570	13,570	13,570	13,570
	Percent Damaged	0.0%	0.0%	0.0%	28.1%	38.3%	44.8%	56.4%	68.6%	79.9%	89.6%	89.7%	89.7%	89.7%	89.7%	89.7%	89.7%	89.7%	89.7%	89.7%	89.7%
2005	37,838	0	0	21	5,692	11,445	17,320	22,399	26,428	29,870	31,397	32,099	32,099	32,099	32,099	32,099	32,099	32,099	32,099	32,099	32,099
	Percent Damaged	0.0%	0.0%	0.1%	15.0%	30.2%	45.8%	59.2%	69.8%	78.9%	83.0%	84.8%	84.8%	84.8%	84.8%	84.8%	84.8%	84.8%	84.8%	84.8%	84.8%

Source: G.E.C., Inc.

Table 83. Expert Opinion Depth-Damage Estimates for Eating and Recreation Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	86,500	0	0	0	19,200	23,750	33,450	52,600	70,100	76,600	77,400	79,600	79,600	84,600	84,600	84,600	84,600	84,600	84,600	84,600	84,600
	Percent Damaged	0.0%	0.0%	0.0%	22.2%	27.5%	38.7%	60.8%	81.0%	88.6%	89.5%	92.0%	92.0%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%
1997	56,965	0	0	0	10,140	13,590	25,390	27,240	43,565	51,990	53,290	53,765	55,065	55,065	55,065	55,065	55,065	55,065	55,065	55,065	55,065
	Percent Damaged	0.0%	0.0%	0.0%	17.8%	23.9%	44.6%	47.8%	76.5%	91.3%	93.5%	94.4%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%	96.7%
2005	140,793	0	0	0	22,350	79,900	102,603	134,997	137,625	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793	140,793
	Percent Damaged	0.0%	0.0%	0.0%	15.9%	56.7%	72.9%	95.9%	97.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 84. Expert Opinion Depth-Damage Estimates for Eating and Recreation Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	86,500	0	0	0	53,250	71,450	75,500	76,500	80,700	80,900	80,900	80,900	80,900	85,900	85,900	85,900	85,900	85,900	85,900	85,900	85,900
	Percent Damaged	0.0%	0.0%	0.0%	61.6%	82.6%	87.3%	88.4%	93.3%	93.5%	93.5%	93.5%	93.5%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%
1997	56,965	0	0	0	21,350	23,600	37,945	38,745	47,850	51,365	54,015	54,390	55,690	55,690	55,690	55,690	55,690	55,690	55,690	55,690	55,690
	Percent Damaged	0.0%	0.0%	0.0%	37.5%	41.4%	66.6%	68.0%	84.0%	90.2%	94.8%	95.5%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%	97.8%
2005	140,793	0	0	0	43,985	48,311	84,887	91,451	118,202	128,156	131,532	131,532	135,352	135,352	135,352	135,352	135,352	135,352	135,352	135,352	135,352
	Percent Damaged	0.0%	0.0%	0.0%	31.2%	34.3%	60.3%	65.0%	84.0%	91.0%	93.4%	93.4%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%	96.1%

Source: G.E.C., Inc.

Table 85. Expert Opinion Depth-Damage Estimates for Groceries and Gas Station Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	696,000	0	0	0	79,600	229,700	329,900	512,100	566,850	590,000	610,000	670,000	670,000	684,000	684,000	684,000	684,000	684,000	684,000	684,000	684,000
	Percent Damaged	0.0%	0.0%	0.0%	11.4%	33.0%	47.4%	73.6%	81.4%	84.8%	87.6%	96.3%	96.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%	98.3%
1997	153,816	0	0	0	13,860	41,335	105,480	121,975	133,170	138,170	147,570	147,570	147,570	147,570	147,570	147,570	147,570	147,570	147,570	147,570	147,570
	Percent Damaged	0.0%	0.0%	0.0%	9.0%	26.9%	68.6%	79.3%	86.6%	89.8%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%
2005	668,587	0	0	81,066	203,919	278,299	495,590	613,429	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587
	Percent Damaged	0.0%	0.0%	12.1%	30.5%	41.6%	74.1%	91.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 86. Expert Opinion Depth-Damage Estimates for Groceries
and Gas Station Contents, Long Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	696,000	0	0	0	574,200	678,400	680,800	690,000	692,000	694,000	694,000	694,000	694,000	696,000	696,000	696,000	696,000	696,000	696,000	696,000	696,000
	Percent Damaged	0.0%	0.0%	0.0%	82.5%	97.5%	97.8%	99.1%	99.4%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	153,816	0	0	0	138,526	140,726	140,976	141,148	144,361	146,361	146,361	147,566	147,566	147,566	147,566	147,566	147,566	147,566	147,566	147,566	147,566
	Percent Damaged	0.0%	0.0%	0.0%	90.1%	91.5%	91.7%	91.8%	93.9%	95.2%	95.2%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%	95.9%
2005	668,587	0	0	573,114	583,506	585,271	589,002	599,365	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587	668,587
	Percent Damaged	0.0%	0.0%	85.7%	87.3%	87.5%	88.1%	89.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 87. Operator Opinion Depth-Damage Estimates for
Multi-Family Residences Contents, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	112,000	0	0	0	14,060	22,120	33,460	42,340	47,760	51,080	56,000	56,000	56,000	56,000	56,000	56,000	78,120	98,340	103,760	107,080	112,000
	Percent Damaged	0.0%	0.0%	0.0%	12.6%	19.8%	29.9%	37.8%	42.6%	45.6%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	69.8%	87.8%	92.6%	95.6%	100.0%
1997	186,200	0	0	0	14,040	27,100	33,380	41,600	70,360	80,280	83,720	83,720	83,720	83,720	83,720	97,760	117,100	154,080	164,000	167,440	167,440
	Percent Damaged	0.0%	0.0%	0.0%	7.5%	14.6%	17.9%	22.3%	37.8%	43.1%	45.0%	45.0%	45.0%	45.0%	45.0%	52.5%	62.9%	82.7%	88.1%	89.9%	89.9%
2005	1,305,000	0	0	0	130,500	391,500	391,500	391,500	391,500	783,000	1,044,000	1,044,000	1,044,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000	1,305,000
	Percent Damaged	0.0%	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%	30.0%	60.0%	80.0%	80.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table 88. Operator Opinion Depth-Damage Estimates for
Multi-Family Residences Contents, Long Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	112,000	0	0	0	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000	56,000	112,000	112,000	112,000	112,000	112,000
	Percent Damaged	0.0%	0.0%	0.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	186,200	0	0	0	32,464	42,496	54,172	68,616	80,712	83,768	83,768	83,768	83,768	83,768	83,768	116,232	137,940	164,480	167,536	167,536	167,536
	Percent Damaged	0.0%	0.0%	0.0%	17.4%	22.8%	29.1%	36.9%	43.3%	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%	62.4%	74.1%	88.3%	90.0%	90.0%	90.0%
2005	1,305,000	0	0	0	199,000	260,150	292,900	361,400	580,900	638,127	638,127	638,127	638,127	638,127	638,127	837,127	931,027	1,219,027	1,276,254	1,267,254	1,267,254
	Percent Damaged	0.0%	0.0%	0.0%	15.2%	19.9%	22.4%	27.7%	44.5%	48.9%	48.9%	48.9%	48.9%	48.9%	48.9%	64.1%	71.3%	93.4%	97.8%	97.1%	97.1%

Source: G.E.C., Inc.

Table 89. Expert Opinion Depth-Damage Estimates for Professional Business Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	216,300	0	0	0	51,435	55,755	72,775	98,925	203,450	209,625	214,725	214,725	214,725	214,725	214,725	214,725	214,725	214,725	214,725	214,725	214,725
	Percent Damaged	0.0%	0.0%	0.0%	23.8%	25.8%	33.6%	45.7%	94.1%	96.9%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%	99.3%
1997	131,194	0	0	0	16,830	21,215	37,978	44,548	85,071	105,206	107,406	117,481	120,481	120,481	120,481	120,481	120,481	120,481	120,481	120,481	120,481
	Percent Damaged	0.0%	0.0%	0.0%	12.8%	16.2%	28.9%	34.0%	64.8%	80.2%	81.9%	89.5%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%
2005	190,500	0	0	0	20,092	27,842	36,510	44,162	128,843	165,593	165,593	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562
	Percent Damaged	0.0%	0.0%	0.0%	10.5%	14.6%	19.2%	23.2%	67.6%	86.9%	86.9%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%

Source: G.E.C., Inc.

Table 90. Expert Opinion Depth-Damage Estimates for Professional Business Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	216,300	0	0	0	213,000	213,000	213,000	213,000	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300	216,300
	Percent Damaged	0.0%	0.0%	0.0%	98.5%	98.5%	98.5%	98.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	131,194	0	0	0	29,950	37,097	48,644	54,799	86,570	106,704	108,906	118,981	120,481	120,481	120,481	120,481	120,481	120,481	120,481	120,481	120,481
	Percent Damaged	0.0%	0.0%	0.0%	22.8%	28.3%	37.1%	41.8%	66.0%	81.3%	83.0%	90.7%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%	91.8%
2005	190,500	0	0	0	49,504	59,370	66,274	72,762	128,843	165,593	165,593	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562	188,562
	Percent Damaged	0.0%	0.0%	0.0%	26.0%	31.2%	34.8%	38.2%	67.6%	86.9%	86.9%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%

Source: G.E.C., Inc.

Table 91. Expert Opinion Depth-Damage Estimates for Public and Semi-Public Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	370,700	0	0	0	10,760	19,090	38,790	64,770	184,630	185,730	192,055	213,355	213,355	213,355	213,355	214,355	220,065	256,690	257,840	258,490	292,640
	Percent Damaged	0.0%	0.0%	0.0%	2.9%	5.1%	10.5%	17.5%	49.8%	50.1%	51.8%	57.6%	57.6%	57.6%	57.6%	57.8%	59.4%	69.2%	69.6%	69.7%	78.9%
1997	173,279	0	0	0	62,573	112,630	112,630	112,630	155,950	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279
	Percent Damaged	0.0%	0.0%	0.0%	36.1%	65.0%	65.0%	65.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	340,537	0	0	0	3,166	5,699	5,699	5,699	306,485	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537
	Percent Damaged	0.0%	0.0%	0.0%	0.9%	1.7%	1.7%	1.7%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 92. Expert Opinion Depth-Damage Estimates for Public and Semi-Public Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	370,700	0	0	0	223,195	223,195	223,195	223,195	223,195	223,195	223,195	223,195	223,195	223,195	223,195	370,700	370,700	370,700	370,700	370,700	370,700
	Percent Damaged	0.0%	0.0%	0.0%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	60.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	173,279	0	0	0	122,258	129,959	130,922	132,366	168,466	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279	173,279
	Percent Damaged	0.0%	0.0%	0.0%	70.6%	75.0%	75.6%	76.4%	97.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2005	340,537	0	0	0	29,408	39,750	46,437	56,463	307,119	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537	340,537
	Percent Damaged	0.0%	0.0%	0.0%	8.6%	11.7%	13.6%	16.6%	90.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table 93. Expert Opinion Depth-Damage Estimates for Repair and Home Use Contents, Short Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	19,400	0	0	0	2,240	3,290	4,565	8,655	11,560	12,575	16,690	18,190	18,190	18,190	18,190	18,190	18,190	18,190	18,190	18,190	18,190
	Percent Damaged	0.0%	0.0%	0.0%	11.5%	17.0%	23.5%	44.6%	59.6%	64.8%	86.0%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%	93.8%
1997	31,236	0	0	0	4,345	6,130	9,464	9,744	19,640	20,060	20,480	22,890	23,780	23,780	23,780	23,780	23,780	23,780	23,780	23,780	23,780
	Percent Damaged	0.0%	0.0%	0.0%	13.9%	19.6%	30.3%	31.2%	62.9%	64.2%	65.6%	73.3%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%
2005	125,810	0	0	0	21,387	29,811	41,412	42,358	80,366	82,982	85,598	91,874	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078
	Percent Damaged	0.0%	0.0%	0.0%	17.0%	23.7%	32.9%	33.7%	63.9%	66.0%	68.0%	73.0%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%

Source: G.E.C., Inc.

Table 94. Expert Opinion Depth-Damage Estimates for Repair and Home Use Contents, Long Duration (Freshwater and Saltwater)

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	19,400	0	0	0	16,980	16,980	16,980	19,190	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400	19,400
	Percent Damaged	0.0%	0.0%	0.0%	87.5%	87.5%	87.5%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	31,236	0	0	0	9,464	9,744	9,744	19,640	20,060	20,480	22,890	23,780	23,780	23,780	23,780	23,780	23,780	23,780	23,780	23,780	23,780
	Percent Damaged	0.0%	0.0%	0.0%	30.3%	31.2%	31.2%	62.9%	64.2%	65.6%	73.3%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%	76.1%
2005	125,810	0	0	0	41,412	42,358	42,358	80,366	82,982	85,598	91,874	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078	96,078
	Percent Damaged	0.0%	0.0%	0.0%	32.9%	33.7%	33.7%	63.9%	66.0%	68.0%	73.0%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%	76.4%

Source: G.E.C., Inc.

**Table 95. Expert Opinion Depth-Damage Estimates for
Retail Contents, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	220,200	0	0	0	64,220	77,650	87,780	106,225	119,175	119,525	120,700	120,700	120,700	120,700	120,700	217,700	219,950	220,200	220,200	220,200	220,200
	Percent Damaged	0.0%	0.0%	0.0%	29.2%	35.3%	39.9%	48.2%	54.1%	54.3%	54.8%	54.8%	54.8%	54.8%	54.8%	98.9%	99.9%	100.0%	100.0%	100.0%	100.0%
1997	1,090,798	0	0	0	118,760	250,479	362,838	600,178	747,578	843,778	936,778	1,029,778	1,029,778	1,029,778	1,029,778	1,057,678	1,057,678	1,057,678	1,057,678	1,057,678	1,057,678
	Percent Damaged	0.0%	0.0%	0.0%	10.9%	23.0%	33.3%	55.0%	68.5%	77.4%	85.9%	94.4%	94.4%	94.4%	94.4%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
2005	618,643	0	0	0	308,064	406,972	406,972	458,897	494,422	528,922	563,422	563,422	563,422	563,422	573,722	573,722	573,722	573,722	573,722	573,722	573,722
	Percent Damaged	0.0%	0.0%	0.0%	49.8%	65.8%	65.8%	74.2%	79.9%	85.5%	91.1%	91.1%	91.1%	91.1%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%	92.7%

Source: G.E.C., Inc.

**Table 96. Expert Opinion Depth-Damage Estimates for
Retail Contents, Long Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	220,200	0	0	0	218,950	219,200	219,450	219,700	219,950	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200	220,200
	Percent Damaged	0.0%	0.0%	0.0%	99.4%	99.5%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1997	1,090,798	0	0	0	362,838	600,178	600,178	747,578	843,778	936,778	1,029,778	1,029,778	1,029,778	1,029,778	1,057,678	1,057,678	1,057,678	1,057,678	1,057,678	1,057,678	1,057,678
	Percent Damaged	0.0%	0.0%	0.0%	33.3%	55.0%	55.0%	68.5%	77.4%	85.9%	94.4%	94.4%	94.4%	94.4%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
2005	618,643	0	0	0	340,254	408,304	476,355	544,406	556,369	568,332	580,294	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183	616,183
	Percent Damaged	0.0%	0.0%	0.0%	55.0%	66.0%	77.0%	88.0%	89.9%	91.9%	93.8%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%	99.6%

Source: G.E.C., Inc.

**Table 97. Expert Opinion Depth-Damage Estimates for Warehouse
and Contractor Services Contents, Short Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	355,500	0	0	0	35,750	68,200	87,600	109,250	141,250	158,125	173,375	192,375	207,375	222,375	254,375	254,375	254,375	254,375	254,375	254,375	254,375
	Percent Damaged	0.0%	0.0%	0.0%	10.1%	19.2%	24.6%	30.7%	39.7%	44.5%	48.8%	54.1%	58.3%	62.6%	71.6%	71.6%	71.6%	71.6%	71.6%	71.6%	71.6%
1997	484,363	0	0	0	39,090	58,256	77,655	97,513	128,771	149,830	188,678	223,678	258,678	293,678	328,678	350,988	350,988	350,988	350,988	350,988	350,988
	Percent Damaged	0.0%	0.0%	0.0%	8.1%	12.0%	16.0%	20.1%	26.6%	30.9%	39.0%	46.2%	53.4%	60.6%	67.9%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%
2005	1,526,837	0	0	0	116,278	177,891	238,894	296,599	409,848	519,987	634,549	748,305	862,061	975,817	1,089,574	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459
	Percent Damaged	0.0%	0.0%	0.0%	7.6%	11.7%	15.6%	19.4%	26.8%	34.1%	41.6%	49.0%	56.5%	63.9%	71.4%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%

Source: G.E.C., Inc.

**Table 98. Expert Opinion Depth-Damage Estimates for Warehouse
and Contractor Services Contents, Long Duration (Freshwater and Saltwater)**

		Flood Level (feet) Relative to First Floor																			
	Total Value of Contents (\$)	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
1996	355,500	0	0	0	128,500	188,500	218,500	248,500	282,500	342,500	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000	345,000
	Percent Damaged	0.0%	0.0%	0.0%	36.1%	53.0%	61.5%	69.9%	79.5%	96.3%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%	97.0%
1997	484,363	0	0	0	77,655	97,513	97,513	128,771	149,830	188,678	223,678	258,678	293,678	328,678	350,988	350,988	350,988	350,988	350,988	350,988	350,988
	Percent Damaged	0.0%	0.0%	0.0%	16.0%	20.1%	20.1%	26.6%	30.9%	39.0%	46.2%	53.4%	60.6%	67.9%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%
2005	1,526,837	0	0	0	238,894	296,599	296,599	409,848	519,987	634,549	748,305	862,061	975,817	1,089,574	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459	1,147,459
	Percent Damaged	0.0%	0.0%	0.0%	15.6%	19.4%	19.4%	26.8%	34.1%	41.6%	49.0%	56.5%	63.9%	71.4%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%	75.2%

Source: G.E.C., Inc.

X. CONTRACTOR OBSERVATIONS AND FUTURE STUDY RECOMMENDATIONS

A. STRUCTURE DEPTH-DAMAGE

Residential and commercial structure depth-damage relationships were developed for this study based on expert opinion. Experts in construction, remodeling, and restoration provided the best estimates from available sources. The expert opinions showed consistent estimates of damage at various flooding levels. Also, the experts expressed the greatest level of confidence in estimating damage to structures. Homeowner interviewees were reluctant or unable to describe damage to structures at varying flood levels. On the other hand, commercial operator interviewees easily estimated structure and content damages. Commercial structure depth-damage relationships from interviews were consistently higher than comparable estimates made by the experts. This may be caused in part by the aggregation of structure depth-damage relationships into commercial structure categories when the data was collected by content category. In other words, the structure curves were developed in the process of collecting content value and content damage estimates during commercial operator interviews. The fact that commercial structure damage estimates from interviews are higher than the damage curves developed by the experts strengthens the argument that the expert estimates are conservative.

Differences between the current study results and the 1996 and 1997 studies are expected to a certain extent. The studies utilized different experts from different study areas with different flooding experiences. There are also slight differences in the way experts were consulted and what was asked of the experts.

In the comparison between this study and the previous studies, the freshwater depth-damage curves actually correspond quite well. For example, the one-story and two-story on pier and mobile home categories are similar in shape and damage value between the studies. The one-story and two-story on slab freshwater categories are also similar in shape, although damage values are different. Such differences are the reason for utilizing risk and uncertainty analysis. The minimum and maximum range for damage values at each flood level estimated by the various sets of experts can be expected to account for many of the differences. A brief review of depth-damage relationships from the studies indicates that for a given category and flood level, many of the damage estimates fall within the same minimum/maximum range.

B. RESIDENTIAL CONTENT DEPTH-DAMAGE AND CSV

Residential content depth-damage estimates developed by the experts were based in part on the results of homeowner interviews. The homeowner inventories provided the experts with a list of typical content items for each residential category. With this information, the experts in interior design, restoration, and repair estimated a value for each item and determined specific damage to each item at various flood depths. For future studies, an accurate and efficient source of depth-damage relationships could be obtained by supplementing the expert opinions with content value and content placement data from the homeowner interviews. Given a larger more stratified sample of homeowner interviews, a list of typical contents including value and height above first floor could be provided so that the experts would be able to concentrate on depth-damage considerations.

Homeowner interviews make it possible to precisely define home content items and value. The interview methodology is a solid source of data in that it relies on hard estimates of content value and visible damage criteria through the inventory and video taping process. An increased

number of sample homes in each category might allow for greater confidence in the survey results. However, it is more important to create a well-stratified sample regardless of the sample size. The most appropriate way to insure a well-stratified sample is to generate many potential sample homes and select samples based on the size, value, and geographic location of the home. Given a well-stratified sample selection and adequate sample size, homeowner interviews with content inventorying can be used to determine the most realistic content depth-damage relationships.

With the experience in expert opinion methodology acquired by GEC and NOD from the 1996 and 1997 studies, the structure experts for the present study were asked to estimate structure values. In approaching the present study, GEC had developed a recommended list of structure items for the experts to consider. The experts developed total structure value from the addition of all itemized values instead of on a cost per square foot basis. Each structure type was considered separately in determining structure value.

Given a well-stratified sample of residences, best estimates of CSV result from content and structure values based on homeowner interviews. Total content values developed from the home inventory process are the most accurate estimates available. Likewise, the Marshall & Swift evaluations made for each sample home at the time of interviewing provide the best estimates for comparison to homeowner content values.

C. COMMERCIAL CONTENT DEPTH-DAMAGE AND CSV

Commercial content depth-damage relationships developed by the experts and through operator interviews show similar results. Some differences between the sets of curves (as seen in the groceries, retail, and warehouse categories) may result from the limits of the methodology rather than inaccuracies in the estimates themselves. Discrepancies between the sources of curves may partially result from the requirements of the expert opinion methodology. It is not cost effective or feasible for experts to estimate damages to the contents of every type of business in each commercial content category. Experts must provide estimates for a single prototypical business in each category. This methodology may provide less accurate results if the commercial content categories are defined too broadly. For the present study, there were eight commercial content categories, which appear to provide reasonable results without an excess number of interviews and expert time.

Highest confidence may be placed in the operator interview data by assuring an adequate sample size to reflect all types of businesses in each category. A combination of the expert opinion and interview process should provide the best estimates of damage to commercial contents. Once the operator interviews have been conducted, a specific business type from each category should be selected and a prototypical content list developed. The experts should use the prototype list to estimate depth-damage relationships for each category. The prototype business should be selected so that it exhibits average characteristics and damage potential for the overall category.

Given an adequate sample of commercial establishments for each category, best estimates of CSV result from content and structure values based on operator interviews. Total content values developed from the interview process are the most accurate estimates available. Owner/operators know the value of their equipment, merchandise, and inventory better than others, including the experts. Likewise, the Marshall & Swift evaluations made for each sample commercial structure at the time of interviewing provide the best estimates for comparison to owner/operator content values.

D. VEHICLE DEPTH-DAMAGE

Vehicle depth-damage relationships are best estimated by insurance adjustors with vehicle flood claim experience. They should provide estimates of flood damage to varying automobile sizes or classes. The full-size, mid-size, and compact automobile classes are sufficient categories to represent differences in auto damages among varying vehicle sizes.

E. FINAL COMMENTS

These comments reflect GEC's observations made during the conduct of the present study. The scope of work and methodology employed provide a good basis for future studies of depth-damage relationships and content-to-structure value ratios. The accuracy of data developed through this methodology may be improved with additional interviews, but more interviews would result in higher study costs with no guarantee of increased accuracy. The most important consideration in the interview methodology is to assure a well-selected sample, no matter what the sample size. In general, a combination of the interview process and expert opinion as used in this study will provide the best estimates from readily available sources.

Appendix A

EXPERT ASSUMPTIONS FOR RESIDENTIAL CONTENT AND STRUCTURE DAMAGE

Appendix A

ASSUMPTIONS FOR ITEMIZED CONTENT DAMAGE

Living Room

- C **Bookcase** - Particle board gone at any depth of water touching it, not repairable or not worth repairing.
- C **Books** - Unsalvageable after water touches them.
- C **Couch/Sofa/Chair** - Unless it's a really nice piece, such as an antique, on legs, the skirt will get wet at 0.5 foot of water, and the piece is not worth reupholstering.
- C **Coffee/End Table** - If only the legs are submerged at 0.5 foot to 1.0 foot of water and they are sealed wood, repairs can be made; but once the water reaches the table top, these items are unsalvageable. Because the top to a coffee table is lower than end tables, coffee tables will be lost sooner than end tables. At 2.0 feet of water, total loss of end tables should occur.
- C **Lamps** - Once the water touches the base they are destroyed.
- C **Curtains/Drapes/Blinds** - Once the bottom of a drape/curtain is touched, it is stained and considered a total loss. Blinds are a total loss once water reaches them.
- C **Stereo Equipment** - Speakers on the floor will be damaged at 0.5 foot of water at approximately 1/3 of the total stereo value. Once the stereo components are touched, they are a total loss. Components can be stacked but the bottom one may be a loss at a lower depth.
- C **Pictures/Paintings** - Once water reaches these items, they are a total loss.
- C **Collectibles/Figurines** - Usually total loss when submerged by water. However, some figurines can be cleaned and salvaged.

Kitchen

- C **Food** - Once touched by the water, food is destroyed. Food in refrigerators and freezers may be lost sooner than when the water touches it if the appliances are not working.
- C **Refrigerator** - Water gets into the insulation at about 0.5 foot, which causes 35 percent damage. At one foot of floodwater, 65 percent damages occur. The appliance is a total loss at 1.5 feet.
- C **Range/Stove** - Some insulation will probably get wet at 0.5 foot that would cause 35 percent damage. At 1.0 foot of floodwater, 65 percent damage occurs. The range is a total loss at 1.5 feet of water.
- C **Microwave Oven** - This is assumed to be placed at a height of 3.0 feet. Once water reaches this level, 50 percent damage occurs. Microwaves are not repairable at 4.0 feet of floodwater.
- C **Portable Dishwasher** - Dishwasher is 50 percent damaged at 0.5 foot of floodwater and requires replacement at 1.0 foot of water.
- C **Dinette Table and Chairs** - Most sets can either be refinished or cleaned when exposed to 0.5 foot of flooding. However, at 1.5 feet, the seats are covered and the items are 100 percent damaged.
- C **Dishes/Crockery/Glassware** - Items are assumed to be placed at varying heights consistent with cabinet heights. Some of these items will never be a total loss. However, some items will break, and others will require cleaning. Plastic food containers should be replaced because the plastic can harbor the bacteria in floodwater.

- C **Silverware/Utensils** - Many of these items will never be a total loss, but will require cleaning. Plastic utensils should be replaced because the plastic can harbor the bacteria in floodwater.
- C **Pans and Cooking Ware** - Consider replacement. Once touched by water, allow 20 percent of total value for cleaning, but never a total loss.
- C **Small Appliances** - Some of these items are assumed to be stored in cabinets and others on countertops. Those in cabinets will be ruined at 1.0 foot of floodwater, and those on countertops will be ruined at 3.0 feet of water.
- C **Telephone** - Will be ruined as soon as water gets to it.

Family Area

- C **Computer Table/Bookcase/Entertainment Center** - These items usually have a particle board base and are not worth the cost to repair them once damaged by water. Additionally, the finishes are sprayed on and are virtually impossible to match. Thus, these items are a total loss when water touches them. Pieces made of solid wood can be refinished, and pieces made of metal can be cleaned up to flooding of 1.5 to 2.0 feet.
- C **Television Set** - Televisions and VCRs are assumed to be 3.0 feet from the floor, and these items are a total loss when floodwater reaches that level.
- C **Antique Furniture** - An antique can usually be refinished at a cost of 33 percent of its value at a flood level of 0.5 foot. The cost increases to 50 percent at 1.5 feet of floodwater. At 2.0 feet of floodwater, the item is a total loss.
- C **Knick-Knacks** - Total loss once touched by water.
- C **Computer** - Once water reaches the base, total loss occurs. Replacement of tower, monitor, printer, etc. needs to be considered, but maybe not at the same height. A computer on a table three feet high would need repairs at 2.0 feet of floodwater because of the moisture effects. At 3.0 feet of floodwater, a computer is a total loss.

Dining Room

- C **Dining Table/Chairs/China Cabinet/Buffet** - At 0.5 foot of water there will be damage to these items, resulting in about 30 percent of total value in restoration costs. At 1.0 foot of water, china cabinets and buffets will be a total loss, but dining tables/chairs will incur no damage. At 1.5 feet, dining chairs are lost and table tops are not repairable, resulting in total loss.
- C **China/Crystal** - These items will never be a total loss, but will require cleaning when touched by floodwater. Cleaning costs would amount to 20 percent of the value of these items. After water is high enough to submerge these items, 30 percent of total value should be allowed for cleaning and breakage.

Bedrooms

- C **Bed Frame/Headboard** - At 0.5 foot to 1.0 foot of water, these pieces will sustain damage at 30 percent of total value. At 1.5 feet of water, these items are a total loss.
- C **Box Springs/Mattresses** - At 1.0 foot of water, these items will be a total loss.
- C **Bedding/Bedspreads** - Up to 1.0 foot of water, these items can be cleaned for about \$100; at 1.5 feet of water, they will be unsalvageable.
- C **Chest of Drawers/Night Tables** - At 0.5 foot of water, these pieces can be restored for about 25 percent of total value; with 1.0 foot of water, they will be a total loss.
- C **VCR Equipment** - Once the water reaches this item, it is irreparable.

- C **Records/CDs/Video Tapes** - Once these items are touched by water, they will be a total loss, except for a CD, which may be cleaned and salvaged if not scratched.
- C **File Cabinet** - From 0.5 foot to 1.5 feet of water, it will take about 10 percent of total value to clean this item. At 2.0 feet of water, it will take 50 percent of total value to clean. At 3.0 feet, this item is a total loss.
- C **Alarm/Clock/Radio** - Total loss once water reaches these items.
- C **Desk/Chair** - At 0.5 foot of water, restoration costs will be approximately 30 percent of total value for these pieces. At 1.0 foot of water, about 60 percent damage will occur. At 1.5 feet of water, total loss occurs.
- C **Clothing/Shoes/Jewelry** - At 0.5 foot of water, there will be about 20 percent loss of these items. At 1.0 foot to 1.5 feet, there may be as much as 25 percent loss of these items. At 2.0 feet, there is increased damage, particularly for women's clothing because dresses hang low in the closet. Replacement should be considered for clothes in drawers, on shelves, and hanging. At 3.0 feet, damage will occur to most hanging clothes and clothes in drawers, but jewelry will be salvageable.

Laundry/Garage Items

- C **Clothes Washer/Dryer** - At 0.5 foot of water, the gas valve, igniter, and motor on the dryer is a total loss, and there will be minor repair costs on the washer, resulting in a 50 percent loss of these items. At 1.0 foot, there is total loss of the washer.
- C **Freezer** - A 0.5 foot of water, there is total loss of this item because of water seepage into the foam insulation and condenser tubing, which will then rust.
- C **Tools-Lawn/Garden/Hand/Power** - A lawn mower will be unsalvageable at 1.0 foot of water. Power tools will be ruined once the water reaches them. Other tools can be salvaged if cleaned.
- C **Golf/Fishing Equipment** - At 0.5 foot to 2.0 feet of water, golf clubs will need to be regripped and golf bags replaced, with total cleaning/restoration costs of 20 percent of total values. At 3.0 feet, golf equipment will be a total loss if the bag is standing on the floor. Fishing equipment can be salvaged at any depth with 20 percent cleaning costs.
- C **Guns/Hunting Equipment** - Ammunition assumed to be stored on the floor would be a total loss at 0.5 foot of floodwater. Stocks will never be totaled because sealed. Guns have to be "re-blued" after being submerged in floodwater. In saltwater, guns are totally lost because of the corrosive effects of salt. At 0.5 foot to 1.5 feet, a shotgun or rifle butt on the ground may incur some damage, with cleaning costs of 10 percent of total value. Once submerged, additional damage will require higher cleaning/restoration costs of 30 percent of total value; but these items can be salvaged at any depth.
- C **Musical Instruments** - If a guitar, piano, or reed instrument is on the floor, 0.5 foot to 1.5 feet of water will cause total damage, but brass instruments can be cleaned to a certain extent. At 2.0 feet of water, total loss may occur. Electronic keyboards and equipment will be a total loss when water reaches them.
- C **Photography Equipment** - Once these items are touched by water, they are a total loss.
- C **Exercise Equipment** - At 0.5 foot to 1.0 foot of water, cleaning costs will be about 20 percent of total value. At 1.5 feet, additional damage will occur (such as to the set cushion), with repair and cleaning costs at about 50 percent of total value. At 3.0 feet, these items are a total loss.
- C **Toys/Games** - These items are ruined when touched by water. If 50 percent of these items are on the floor, then 50 percent loss will occur at 0.5 foot of water.
- C **Collections Cards/Stamps/Ceramics** - Total loss once water reaches them.
- C **Vacuum Cleaner** - At 0.5 foot of water, this item is a total loss.

Bathroom and Misc. Items

- C **Medication** - These items are a total loss once the water reaches them.
- C **Hygiene Items/Cosmetics/Perfumes** - These items are a total loss once the water reaches them.
- C **Towels/Linens** - These items can be washed/bleached to some extent if touched by water. If completely submerged, these items are a total loss.
- C **Rugs** - Rugs will be a total loss at 0.5 foot of water.
- C **Decorations/Mirror** - Decorations will be a total loss when the water reaches them. Mirrors will be a total loss when submerged in water.

ASSUMPTIONS FOR ITEMIZED STRUCTURAL DAMAGE

- C **Piers and Foundation** - Structures (especially pier structures) may have to be leveled because of floodwater receding at different rates around the foundation. This could occur at -1.0 foot of floodwater. Floor joists in raised structures withstand floodwater. Experts differed in their judgment of the effects of the various flooding scenarios on pier foundations. Some felt these foundations would suffer no damages. Others felt that for the percentage of piers held together with mortar there could be some deterioration necessitating replacement or repair. Many felt that the likely swelling and then compaction of the flooded soil would result in differential settling of the pier footings/piers requiring the house to be leveled. These damages to pier foundations are reflected in the damage estimates.
- C **Underfloor Ductwork/Insulation** - This insulation is found in structures on piers only and would sustain total damage when floodwater is 0.5 foot below the first floor elevation. Underfloor ductwork is only found in mobile homes and is damaged completely at 0.5 foot of floodwater.
- C **Heating and Cooling Unit or HVAC** - Most units sit on a slab outside of the structure, usually slightly lower than the first floor elevation on a slab structure. Total damage occurs when water is -1.0 foot above the base of the unit.
- C **Floor Insulation** - Appears mainly in structures on piers and will sustain total damage when touched by floodwaters. This would occur at -1.0 foot of floodwater.
- C **Wood Subfloor/Finished Floor** - Wood subflooring is found in pier homes and will warp when touched with floodwater at the zero foot level. This in turn causes total damage to the finished floor. In slab structures, finished floors (such as wood floors, ceramic tile, vinyl tile, or carpet) are a total loss at zero flood level.
- C **Bottom Cabinets** - Cabinets in residences are usually made of particle board and are ruined when touched by floodwater. However, higher quality cabinets can be refinished. Cabinets in commercial structures are usually more durable and can be refinished up to 0.0 feet of floodwater.
- C **Plumbing Fixtures** - This includes kitchen and bathroom sinks, toilets, tubs, pipes, fixtures, hot water heaters, and drinking fountains. When floodwater is at the floor level, causing damage to subflooring and finished flooring, toilets will have to be reset. Water heaters are assumed to be at the floor level or in the attic. Those on the floor will be totaled at 0.0 foot of floodwater. Drinking fountains will be lost at 0.0 feet. Lavatories will have to be reset at 0.0 feet of flooding.
- C **Carpet/Tile** - Total damages occur to these items as soon as floodwaters soak them. This can occur at zero feet depending on structure type and flooding condition, but will definitely occur at 0.0 foot of flooding.
- C **Paint/Wall covering/Wall Finishes** - At 0.0 foot floodwater level, the entire wall covering will have to be replaced because of inability to match colors or patterns. Some commercial structures have wainscoting rather than paint or wallpaper. Because wainscoting can be cut and replaced, it suffers damage at a graduated rate from 0.0 foot to 4.0 feet of flooding.
- C **Door and Frames** - Most doors in residential structures are hollow and are warped and destroyed between 0.0 and 1.0 foot of floodwater. Some higher quality doors can be refinished up to 1.0 foot of floodwater. Doors in commercial structures are usually of solid sturdy wood and are sealed at the top and bottom, helping to prohibit water damage. These doors would only require refinishing at 0.5 foot of floodwater. Some would require replacement at 1.5 feet of floodwater. All doors are totaled at 4.0 feet of floodwater. Hollow metal door frames are never a total loss.

- C **Millwork** - This category is specific to commercial structures and includes cabinets, built-in bookshelves, etc. Most commercial millwork is not particle board and therefore would only require refinishing at 0.0 foot of floodwater, but 75 percent damages would occur at 3.0 feet, and 100 percent damages would occur at 5.0 feet.
- C **Sheetrock/Wall Insulation/Wall Boards** - Walls and insulation are damaged at the rate of 25 percent damages at 0.0 foot to 1.5 feet of floodwater, 50 percent damages at 2.0 feet, and total damages at 4.0 feet.
- C **Baseplate** - Total damage occurs at 0.0 foot of flooding.
- C **Built-in Appliances** - This includes dishwashers and hoods and, in commercial structures, built-in refrigeration equipment. Dishwasher and refrigeration equipment is a total loss at 0.0 feet and the hood at 4.0 feet of flooding.
- C **Electrical and Lighting** - At 0.0 feet of flooding, electrical receptacles on the floor are damaged, and conduits in commercial structures would require dewatering. Wiring would have to be removed at 1.5 feet because it would be too saturated to dry out. The light switches, fixtures, and main panel would be too saturated to dry out. Light switches, fixtures, and main panel would be destroyed at 5.0 feet.
- C **Counter Tops** - These will be replaced when bottom cabinets are replaced in most residential structures. However, in some residential structures and most commercial structures, countertops will be replaced when floodwater reaches the 0.0 feet level.
- C **Windows** - Includes window frames and panes, as well as structural window frames. These items can sustain some water around them, but by 0.5 feet of floodwater they will need to be completely restored or replaced.
- C **Ceiling/Insulation** - In residential and some commercial structures, the ceiling is made of sheetrock and is a total loss at 0.5 feet of floodwater because of the absorption of water from the sheetrock and insulation in the walls. In commercial structures with a suspended ceiling, tiles are damaged at 4.0 feet of flooding, whereas the framing is not damaged because it is composed of capped aluminum.
- C **Roof** - This includes the roof structure, roof supports, and roofing cover materials. When floodwaters reach a height to submerge some of these items, all items must be replaced, producing 100 percent total damages. This would occur at a height of +7.0 foot of floodwater.
- C **Exterior Wall/Facade** - Painted exterior walls will have to be painted at 0.5 foot to 1.0 foot of water as a result of staining. Walls will have to be painted completely because of the inability to match weather-worn paint. Modern stucco facade materials are destroyed when water gets behind the stucco material, which can occur at 0.5 foot of floodwater. Brick veneer will require cleaning.
- C **Piers/Slab/Foundation** - Regardless of the type of foundation, these items are considered able to sustain depth of flooding up to and including 15.0 feet.
- C **Structural Frame** - This includes the wood, metal, steel, or masonry that comprises the structure of residential and commercial buildings. Most structures can sustain floodwater up to 0.5 feet.
- C **Elevator** - Minor damage of 2.5 percent will occur to this item at 0.5 foot of flooding. From 1.5 to 4.0 feet, 20 percent damage will result. From 5.0 to 7.0 feet, 70 percent damage is expected. From 8.0 to 15.0 feet, 90 percent damage will occur to this item.

Appendix B

SECONDARY DAMAGES FROM FRESHWATER AND SALTWATER FLOODING

Appendix B

SECONDARY DAMAGES FROM FRESHWATER AND SALTWATER FLOODING

Minor flooding of a few inches within a home or other structure can generate conditions that can result in considerable secondary damage to both structure and contents that have not actually been touched by floodwaters. Such damages result from heat and high humidity that can build up within a flooded structure if remedial action is not taken within a day or two of the onset of flooding. Secondary damages can be reduced if floodwaters recede from a structure within a day or at most two days and action is taken immediately. Carpets and other items that are saturated with moisture must be removed from the structure immediately. Floors should be mopped as dry as possible. Kitchen and bathroom cabinets should be removed. Built-in bathtub/shower installations should be removed or the area behind them opened up to dry and be sanitized. Drywall must be cut and removed at least six inches above the flood level along with insulation in the walls. Anything that has been wetted should be sanitized with bleach or some other disinfectant. Unless the structure can be dehumidified using the air conditioner, it should be kept ventilated by opening doors and windows or using electric fans if available. If water stands in the structure for more than two days it is unlikely secondary damages can be avoided.

If there is widespread flooding it is likely that most people will have been evacuated and are unlikely to be able to return to their homes or businesses for at least several days. Without the opportunity to take timely remedial action most structures that are flooded will develop secondary damages. Structures are likely to be closed up with no natural ventilation. Air conditioning units are likely to have been damaged or electrical power has been shut off in the flooded area. The air within the structure becomes saturated with moisture. Condensation runs down walls and drips from ceilings. Other surfaces become wet or dampened. By the second day of such conditions, mold and mildew set in and grow rapidly.

High humidity also causes wallpaper to come loose and wall and ceiling paint to peel even if not stained or discolored by mold or mildew. Painted or finished wooden surfaces can usually be cleaned but may need repainting or refinishing. Soft surfaces such as fabrics on furniture or drapes quickly become damaged beyond salvage. Clothes hanging in a closet become mildewed within just a few days. Those in drawers may not be affected as quickly. Some metal objects will begin to rust or corrode.

Saltwater causes the same damages as freshwater, but some damages are more pronounced. Salt particles get into the air as the water evaporates and can penetrate into circuits and switches and electronics and cause corrosion. Metals rust or corrode more quickly. Residual damages that may show up some time after the flooding are more likely with saltwater than with freshwater.

The experts varied in their judgments about the difference in damage from flooding by freshwater or flooding by saltwater. Some felt that, particularly for short-term flooding, there would be little difference in terms of what had to be repaired. This idea was expressed as "flooding is flooding." For longer term flooding most felt that there would be differences in effects, particularly in the longer, post-flood situation. Saltwater was seen to be more corrosive to metal and would penetrate wood and leave salt deposits behind. Often with unknown, or certainly unquantified, but possibly long lasting, effects. The differences in the damage curves

reflect the expert's attempts to judgmentally estimate the difference in impacts between freshwater and saltwater flooding scenarios. (For example, although most had some experience with flooded structures, none had repaired structures that had been flooded with 10-15 feet of saltwater for two weeks or more.)

Appendix C

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

Appendix C

USEFUL LIVES FOR HOUSEHOLD INVENTORIES

This table serves as a basis for depreciating the value of household items. An item is depreciated based on one of the following methods:

1. For most items, the replacement cost is multiplied by a percentage, which is determined by the age of the item as a proportion of the average useful life for that item. Using this method, the maximum depreciation of an item should be 75 percent. Any item still in use, except for motor vehicles, should generally be worth at least 25 percent of its replacement cost.
2. For items with little or no depreciation, such as antiques or paintings, the replacement cost is multiplied by the percent of value retained.

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Air Conditioner (window)	10	
Answering Machine	10	
Antique		100%
Appliances	10	
Aquarium	20	
Arts and Craft Supplies		75%
Baby Equipment	10	
Baby Carriage	10	
Bar (not built-in)	15	
Baskets	4	
Bath Seat	15	
Bathroom Items	5	
BBQ Equipment	10	
Bed/Mattress	25	
Bedding/Linens	10	
Bedroom Suit	20	
Belts	5	
Bicycles	10	
Billiard/Pool Table	13	
Binoculars	25	
Bird Cage	15	
Blender	8	
Blood Pressure Machine	10	
Boat	10	
Bookcase	25	
Books		60%
Bread Machine	15	
Briefcase	20	
Buffet	20	

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Calculator/Adding Machine	10	
Camping Equipment	10	
Cane	25	
Canned Foods		100%
Car/Truck	8	
Chain Saw	15	
Chairs	20	
China Cabinet	30	
China		90%
Christmas Decorations		75%
Clock	50	
Clothes Washer	10	
Clothes Dryer	10	
Clothing	5	
Coats and Jackets	6	
Coffee Maker	10	
Collections		100%
Commode (Portable)	10	
Computer Software	10	
Computer Hardware	10	
Console/Big Screen TV	12	
Contact Lenses	3	
Cook Ware	20	
Cooking Utensils	20	
Cooler	10	
Copier	10	
Cosmetic/Perfumes		50%
Couch/Sofa	15	
Cradle	20	
Crutches	10	
Deep Fryer	10	
Dehumidifier	12	
Desk	25	
Dining Chairs	20	
Dining Table	20	
Dining Table and Chairs		
Dishes		70%
Dishwasher (portable)	10	
Dividers	8	
Dog Beds	8	
Drapes	15	
Dresser	25	
Dresses	5	
Drill	15	

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Edger/Trimmer	6	
Electric Train	10	
Exercise Equipment	10	
Fan	10	
Fax Machine	10	
File Cabinet	20	
Firearms	25	
Fireplace Equipment	20	
First Aid Kit	10	
Fishing Equipment	10	
Floor Lamps	15	
Food Processor	12	
Foodstuffs		100%
Freezer	15	
Fresh Foods		100%
Frozen Foods		100%
Fur	10	
Games		75%
Garden Tiller	20	
Glassware		90%
Globe	20	
Golf Equipment	8	
Grill	8	
Hand Tools	20	
Handbag/Purse	5	
Hassock	12	
Hats	5	
Hearing Aid	20	
Heater	20	
Hot Tub	15	
Humidifier	5	
Hunting and Fishing Clothes	6	
Hygiene Items		100%
Ironing Equipment	8	
Jewelry		100%
Jump Suit	5	
Kitchen Table and Chairs	15	
Knick-Knack		100%
Knives	20	
Ladder	25	

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Lathe	30	
Laundry Supplies		100%
Lawn Furniture	6	
Lawn Mower	8	
Lawn and Garden Equipment	6	
Life Jacket	10	
Liquor		100%
Living Room Suite	20	
Luggage	20	
Lumber and Building Supplies		90%
Magic Equipment	10	
Meat Slicer	15	
Medicines/Medical Supplies		100%
Microwave Oven (not built-in)	11	
Mirror		90%
Miscellaneous	10	
Mixer	10	
Motor Home	8	
Motorcycle	8	
Musical Instruments	20	
Night Tables	25	
Nightwear	5	
Office Supplies		100%
Outboard Engines	10	
Paint and Paint Supplies	5	
Pants	5	
Photography Equipment	15	
Piano	25	
Pictures (paintings and photos)		100%
Pillow	6	
Ping Pong Table	2	
Plants		100%
Plastic Container	10	
Playpen	17	
Pool Equipment	12	
Pots (clay)		90%
Power Tools	15	
Radio	10	
Raincoat	5	
Range/Oven (not built-in)	15	
Razor (electric)	4	
Records/Compact Discs		60%

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Refrigerator	15	
Rugs	15	
Salt and Pepper Shakers		90%
Sander	15	
Scanner	10	
Scarves	6	
Sculpture		100%
Sewing Machine	25	
Sewing Supplies		90%
Shed (portable)	20	
Sheet Music		100%
Shirts/Blouses	4	
Shoes and Boots	4	
Silverware		90%
Ski Clothes	6	
Skiing Equipment	7	
Skirts	7	
Snow Blower	10	
Socks	2	
Spinning Wheel		90%
Sports Equipment	6	
Sportswear	4	
Stand, Rack, or Cart	10	
Steam Cleaner	15	
Stereo Equipment	15	
Suits	5	
Suspenders	6	
Sweat Clothes	4	
Sweaters	10	
Swing	10	
Table TV	12	
Table Lamp	15	
Tables	25	
Telephones	25	
Telescope	25	
Tennis Equipment	10	
Ties/Neckwear	3	
Toaster	10	
Tool Chest	25	
Towels/Linens/Blankets	4	
Trash Can	15	
Trash Compactor	12	
Trays	10	
Trophies		90%
Trunks	35	

ITEM	USEFUL LIFE (YEARS)	PERCENT OF VALUE RETAINED
Typewriter	20	
Umbrella	5	
Unattached Bookcases	25	
Underwear	6	
Uniform	3	
Vacuum Cleaner	15	
Video Cassette Recorder	12	
Video Game Equipment	7	
Video Rewinder	12	
Video Tapes	15	
Wardrobe (Armoire)	35	
Walkers	15	
Water Cooler	10	
Weaving Loom	25	
Welder	20	
Wheelchairs	20	
Wicker Furniture	20	
Wigs	8	
Work Bench	40	

Appendix D

HOMEOWNER INVENTORIES



Appendix D

HOMEOWNER INVENTORIES

One-Story Home 1 Luling, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	200	25	0	25	100%	200
Books	200	0	0	0	0%	200
Couch/Sofa	4,000	15	15	0	0%	0
Chairs	600	20	5	15	75%	450
Tables	1,500	25	20	5	20%	300
Lamps	100	15	15	0	0%	0
Curtains/Drapes	0	15	0	15	100%	0
Stereo Equipment	200	15	5	10	67%	133
Pictures/Paintings	1,000	0	0	0	0%	1,000
TV/VCR/DVD	300	12	10	2	17%	50
Records/CDs/Videos/DVDs	160	0	0	0	0%	160
Misc.	1,400	0	0	0	0%	1,400
Antiques	4,250	0	0	0	0%	4,250
Computer	0	10	0	10	100%	0
KITCHEN						
Food	430	0	0	0	0%	430
Refrigerator	2,000	15	4	11	73%	1,467
Range/Stove	1,800	15	4	11	73%	1,320
Microwave	500	11	4	7	64%	318
Tables/Chairs	3,350	15	4	11	73%	2,457
Dishes/Glassware	500	0	0	0	0%	500
Silverware/Utensils	0	0	0	0	0%	0
Pans/Cookware	200	20	4	16	80%	160
Small Appliances	60	10	4	6	60%	36
Telephone	0	25	0	25	100%	0
Dishwasher	500	10	4	6	60%	300
Misc.	4,000	0	0	0	0%	4,000
DINING ROOM						
Table/Chairs/China Cabinet	6,000	20	20	0	0%	0
China/Crystal	1,000	0	0	0	0%	1,000
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	700	0	0	0	0%	700
BEDROOMS						
Beds	1,500	25	15	10	40%	600
Box Springs/Mattresses	3,000	25	6	19	76%	2,280
Bedding	3,000	10	4	6	60%	1,800
Chest of Drawers	2,950	25	15	10	40%	1,180
Night Tables	200	25	15	10	40%	80
Lamps	600	15	10	5	33%	200
Chairs	100	20	20	0	0%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	500	0	0	0	0%	500
TV/VCR/DVD	700	12	12	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	6,100	5	4	1	20%	1,220
Women's Clothing	17,375	5	4	1	20%	3,475
Children's Clothing	0	5	0	5	100%	0
Jewelry	500	0	0	0	0%	500
Toys/Games	0	0	0	0	0%	0
Antiques	5,650	0	0	0	0%	5,650
Misc.	1,100	0	0	0	0%	1,100
LAUNDRY/HALL/GARAGE						
Washer/Dryer	600	10	8	2	20%	120
Tools	1,500	15	15	0	0%	0
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	11,000	10	0	10	100%	11,000
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	200	8	4	4	50%	100
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	750	15	15	0	0%	0
Furniture	4,300	20	5	15	75%	3,225
Antiques	7,400	0	0	0	0%	7,400
Pictures	400	0	0	0	0%	400
Misc.	0	0	0	0	0%	0
BATHROOM & MISC.						
Medication/Hygiene Items	200	0	0	0	0%	200
Cosmetics/Perfumes	200	0	0	0	0%	200
Towels/Linens	200	4	4	0	0%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**One-Story Home 2
Thibodaux, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	800	25	5	20	80%	640
Books	750	0	5	0	0%	750
Couch/Sofa	0	15	0	15	100%	0
Chairs	2,330	20	2	18	90%	2,097
Tables	300	25	0	25	100%	300
Lamps	150	15	5	10	67%	100
Curtains/Drapes	2,400	15	5	10	67%	1,610
Stereo Equipment	100	15	5	10	67%	67
Pictures/Paintings	300	0	0	0	0%	300
TV/VCR/DVD	1,200	12	5	7	58%	600
Records/CDs/Videos/DVDs	700	0	0	0	0%	700
Misc.	1,275	0	0	0	0%	1,275
Antiques	1,650	0	0	0	0%	1,650
Computer	0	10	0	10	100%	0
KITCHEN						
Food	500	0	0	0	0%	500
Refrigerator	600	15	6	9	60%	360
Range/Stove	500	15	6	9	60%	300
Microwave	150	11	3	8	73%	110
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	500	0	0	0	0%	500
Silverware/Utensils	400	0	0	0	0%	400
Pans/Cookware	300	20	7	13	65%	195
Small Appliances	180	10	5	5	50%	90
Telephone	0	25	0	25	100%	0
Dishwasher	400	10	6	4	40%	160
Misc.	1,300	0	0	0	0%	1,300
DINING ROOM						
Table/Chairs/China Cabinet	845	20	3	17	85%	720
China/Crystal	1,000	0	0	0	0%	1,000
Silverware	0	0	0	0	0%	0
Antiques	3,065	0	0	0	0%	3,065
Pictures/Paintings	100	0	0	0	0%	100
Misc.	850	0	0	0	0%	850
BEDROOMS						
Beds	500	25	0	25	100%	500
Box Springs/Mattresses	1,500	25	6	19	76%	1,140
Bedding	1,000	10	2	8	80%	800
Chest of Drawers	1,000	25	5	20	80%	800
Night Tables	0	25	0	25	100%	0
Lamps	80	15	5	10	67%	55
Chairs	25	20	5	15	75%	20
Curtains/Drapes	100	15	2	13	87%	87
Pictures/Paintings	150	0	0	0	0%	150
TV/VCR/DVD	600	12	2	10	83%	500
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	4,507	5	3	2	40%	1,800
Women's Clothing	5,960	5	3	2	40%	2,390
Children's Clothing	0	5	0	5	100%	0
Jewelry	500	0	0	0	0%	500
Toys/Games	0	0	0	0	0%	0
Antiques	2,645	0	0	0	0%	2,645
Misc.	870	0	0	0	0%	870
LAUNDRY/HALL/GARAGE						
Washer/Dryer	900	10	3	7	70%	630
Tools	6,430	15	5	10	67%	4,300
Golf/Fishing Equipment	2,500	8	3	5	63%	1,575
Guns/Hunting Equipment	2,100	10	10	0	0%	2,100
Exercise Equipment	1,620	10	2	8	80%	1,300
Ironing Equipment/Cleaning Supplies	100	8	1	7	88%	88
Vacuum Cleaner	350	15	15	0	0%	350
Refrigerator/Freezer	500	15	7	8	53%	265
Furniture	675	20	1	19	95%	640
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	1,750	0	0	0	0%	1,750
BATHROOM & MISC.						
Medication/Hygiene Items	450	0	0	0	0%	450
Cosmetics/Perfumes	30	0	0	0	0%	0
Towels/Linens	150	4	4	0	0%	150
Curtains/Drapes/Rugs	0	15	2	13	87%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	800	0	0	0	0%	800

**One-Story Home 3
Plattenville, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	2	23	92%	0
Books	600	0	0	0	0%	600
Couch/Sofa	2,600	15	1	14	93%	2,427
Chairs	1,900	20	2	18	90%	1,710
Tables	150	25	3	22	88%	132
Lamps	80	15	1	14	93%	75
Curtains/Drapes	300	15	4	11	73%	220
Stereo Equipment	500	15	4	11	73%	367
Pictures/Paintings	150	0	0	0	0%	150
TV/VCR/DVD	1,500	12	1	11	92%	1,375
Records/CDs/Videos/DVDs	1,650	0	0	0	0%	1,650
Misc.	1,200	0	0	0	0%	1,200
Antiques	2,900	0	0	0	0%	2,900
Computer	0	10	0	10	100%	0
KITCHEN						
Food	1,620	0	0	0	0%	1,620
Refrigerator	1,300	15	4	11	73%	953
Range/Stove	1,300	15	4	11	73%	953
Microwave	375	11	4	7	64%	239
Tables/Chairs	280	15	3	12	80%	224
Dishes/Glassware	140	0	0	0	0%	140
Silverware/Utensils	200	0	0	0	0%	200
Pans/Cookware	1,200	20	15	5	25%	300
Small Appliances	425	10	4	6	60%	255
Telephone	0	25	0	25	100%	0
Dishwasher	350	10	4	6	60%	210
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	1,760	20	4	16	80%	1,408
China/Crystal	170	0	0	0	0%	170
Silverware	30	0	0	0	0%	30
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	5,100	25	4	21	84%	4,284
Box Springs/Mattresses	1,500	25	4	21	84%	1,260
Bedding	750	10	1	9	90%	675
Chest of Drawers	1,000	25	4	21	84%	840
Night Tables	600	25	4	21	84%	504
Lamps	240	15	4	11	73%	176
Chairs	150	20	4	16	80%	120
Curtains/Drapes	300	15	2	13	87%	260
Pictures/Paintings	300	0	0	0	0%	300
TV/VCR/DVD	3,050	12	4	8	67%	2,033
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	500	0	0	0	0%	500
Men's Clothing	5,240	5	3	2	40%	2,096
Women's Clothing	5,895	5	3	2	40%	2,358
Children's Clothing	6,070	5	2	3	60%	3,642
Jewelry	150	0	0	0	0%	150
Toys/Games	0	0	0	0	0%	0
Antiques	1,200	0	0	0	0%	1,200
Misc.	730	0	0	0	0%	730
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,300	10	4	6	60%	780
Tools	3,425	15	6	9	60%	2,055
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	5,040	10	10	0	0%	0
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	45	8	2	6	75%	34
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	2,000	15	15	0	0%	0
Furniture	300	20	11	9	45%	135
Antiques	300	0	0	0	0%	300
Pictures	850	0	0	0	0%	850
Misc.	400	0	0	0	0%	400
BATHROOM & MISC.						
Medication/Hygiene Items	800	0	0	0	0%	800
Cosmetics/Perfumes	200	0	0	0	0%	200
Towels/Linens	220	4	2	2	50%	110
Curtains/Drapes/Rugs	60	15	2	13	87%	52
Pictures/Decorations/Mirror	50	0	0	0	0%	50
Misc.	875	0	0	0	0%	875

**One-Story Home 4
Edgard, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	345	25	2	23	1	317
Books	925	0	0	0	0	925
Couch/Sofa	2,100	15	9	6	0	840
Chairs	205	20	2	18	1	185
Tables	185	25	2	23	1	170
Lamps	60	15	2	13	1	52
Curtains/Drapes	910	15	10	5	0	303
Stereo Equipment	1,535	15	2	13	1	1,330
Pictures/Paintings	0	0	0	0	0	0
TV/VCR/DVD	1,720	12	9	3	0	430
Records/CDs/Videos/DVDs	1,295	0	0	0	0	1,295
Misc.	95	0	0	0	0	95
Antiques	0	0	0	0	0	0
Computer	800	10	8	2	0	160
KITCHEN						
Food	710	0	0	0	0	710
Refrigerator	900	15	1	14	1	840
Range/Stove	1,000	15	15	0	0	0
Microwave	325	11	11	0	0	0
Tables/Chairs	150	15	10	5	0	50
Dishes/Glassware	225	0	0	0	0	225
Silverware/Utensils	400	0	0	0	0	400
Pans/Cookware	1,275	20	18	2	0	128
Small Appliances	65	10	6	4	0	26
Telephone	120	25	2	23	1	110
Dishwasher	0	10	0	10	1	0
Misc.	85	0	0	0	0	85
DINING ROOM						
Table/Chairs/China Cabinet	1,095	20	20	0	0	0
China/Crystal	950	0	0	0	0	950
Silverware	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Pictures/Paintings	715	0	0	0	0	715
Misc.	195	0	0	0	0	195
BEDROOMS						
Beds	1,300	25	5	20	1	1,040
Box Springs/Mattresses	1,250	25	2	23	1	1,150
Bedding	925	10	2	8	1	740
Chest of Drawers	1,900	25	18	7	0	532
Night Tables	280	25	18	7	0	78
Lamps	200	15	7	8	1	107
Chairs	80	20	1	19	1	76
Curtains/Drapes	0	15	0	15	1	0
Pictures/Paintings	225	0	0	0	0	225
TV/VCR/DVD	1,400	12	3	9	1	1,050
Telephone/Clock/Radio	455	25	6	19	1	346
Bookcase/Books	0	0	0	0	0	0
Men's Clothing	2,427	5	3	2	0	971
Women's Clothing	7,586	5	2	3	1	4,552
Children's Clothing	4,675	5	2	3	1	2,805
Jewelry	2,500	0	0	0	0	2,500
Toys/Games	200	0	0	0	0	200
Antiques	0	0	0	0	0	0
Misc.	110	0	0	0	0	110
LAUNDRY/HALL/GARAGE						
Washer/Dryer	930	10	1	9	1	837
Tools	896	15	2	13	1	777
Golf/Fishing Equipment	700	8	6	2	0	175
Guns/Hunting Equipment	900	10	6	4	0	360
Exercise Equipment	685	10	2	8	1	548
Ironing Equipment/Cleaning Supplies	75	8	8	0	0	0
Vacuum Cleaner	349	15	3	12	1	279
Refrigerator/Freezer	425	15	15	0	0	0
Furniture	125	20	20	0	0	0
Antiques	0	0	0	0	0	0
Pictures	375	0	0	0	0	375
Misc.	1,225	0	0	0	0	1,225
BATHROOM & MISC.						
Medication/Hygiene Items	150	0	0	0	0	150
Cosmetics/Perfumes	100	0	0	0	0	100
Towels/Linens	572	4	2	2	1	286
Curtains/Drapes/Rugs	75	15	2	13	1	65
Pictures/Decorations/Mirror	495	0	0	0	0	495
Misc.	1,030	0	0	0	0	1,030

**One-Story Home 5
Luling, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	10,220	25	5	20	80%	8,176
Books	500	0	0	0	0%	500
Couch/Sofa	2,500	15	7	8	53%	1,333
Chairs	1,400	20	8	12	60%	840
Tables	2,430	25	15	10	40%	972
Lamps	940	15	5	10	67%	627
Curtains/Drapes	1,450	15	5	10	67%	967
Stereo Equipment	2,000	15	8	7	47%	933
Pictures/Paintings	9,500	0	0	0	0%	9,500
TV/VCR/DVD	500	12	8	4	33%	167
Records/CDs/Videos/DVDs	2,200	0	0	0	0%	2,200
Misc.	11,500	0	0	0	0%	11,500
Antiques	1,950	0	0	0	0%	1,950
Computer	0	10	0	10	100%	0
KITCHEN						
Food	4,500	0	0	0	0%	4,500
Refrigerator	0	15	0	15	100%	0
Range/Stove	800	15	15	0	0%	0
Microwave	500	11	3	8	73%	364
Tables/Chairs	30	15	10	5	33%	10
Dishes/Glassware	3,000	0	0	0	0%	3,000
Silverware/Utensils	2,000	0	0	0	0%	2,000
Pans/Cookware	2,550	20	10	10	50%	1,275
Small Appliances	1,490	10	5	5	50%	745
Telephone	0	25	0	25	100%	0
Dishwasher	900	10	5	5	50%	450
Misc.	900	10	5	5	0%	450
DINING ROOM						
Table/Chairs/China Cabinet	3,400	20	5	15	75%	2,550
China/Crystal	5,440	0	0	0	0%	5,440
Silverware	0	0	0	0	0%	0
Antiques	120	0	0	0	0%	120
Pictures/Paintings	0	0	0	0	0%	0
Misc.	350	10	10	0	0%	0
BEDROOMS						
Beds	1,000	25	23	2	8%	80
Box Springs/Mattresses	1,300	25	10	15	60%	780
Bedding	2,300	10	2	8	80%	1,840
Chest of Drawers	4,000	25	25	0	0%	0
Night Tables	1,140	25	25	0	0%	0
Lamps	100	15	15	0	0%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	5,000	0	0	0	0%	5,000
TV/VCR/DVD	800	12	8	4	33%	267
Telephone/Clock/Radio	240	25	2	23	92%	221
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	9,210	5	3	2	40%	3,684
Women's Clothing	22,060	5	3	2	40%	8,824
Children's Clothing	3,360	5	1	4	80%	2,688
Jewelry	35,300	0	0	0	0%	35,300
Toys/Games	5,840	0	0	0	0%	5,840
Antiques	3,400	0	0	0	0%	3,400
Misc.	3,000	10	2	8	0%	2,400
LAUNDRY/HALL/GARAGE						
Washer/Dryer	900	10	3	7	70%	630
Tools	2,300	15	3	12	80%	1,840
Golf/Fishing Equipment	2,290	8	5	3	38%	859
Guns/Hunting Equipment	5,000	10	10	0	0%	0
Exercise Equipment	300	10	2	8	80%	240
Ironing Equipment/Cleaning Supplies	300	8	3	5	63%	188
Vacuum Cleaner	1,040	15	1	14	93%	971
Refrigerator/Freezer	1,400	15	5	10	67%	933
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	1,000	0	0	0	0%	1,000
Misc.	3,500	10	2	8	0%	2,800
BATHROOM & MISC.						
Medication/Hygiene Items	1,300	0	0	0	0%	1,300
Cosmetics/Perfumes	200	0	0	0	0%	200
Towels/Linens	1,650	4	4	0	0%	0
Curtains/Drapes/Rugs	3,550	15	5	10	67%	2,367
Pictures/Decorations/Mirror	400	0	0	0	0%	400
Misc.	0	10	0	10	0%	0

One-Story Home 6
LaPlace, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	8,300	25	1	24	96%	7,968
Books	300	0	0	0	0%	300
Couch/Sofa	1,800	15	15	0	0%	0
Chairs	1,740	20	15	5	25%	435
Tables	1,200	25	15	10	40%	480
Lamps	150	15	15	0	0%	0
Curtains/Drapes	29,100	15	8	7	47%	13,580
Stereo Equipment	600	15	8	7	47%	280
Pictures/Paintings	1,770	0	0	0	0%	1,770
TV/VCR/DVD	1,700	12	3	9	75%	1,275
Records/CDs/Videos/DVDs	1,300	0	0	0	0%	1,300
Misc.	1,720	0	0	0	0%	1,720
Antiques	5,550	0	0	0	0%	5,550
Computer	0	10	0	10	100%	0
KITCHEN						
Food	1,485	0	0	0	0%	1,485
Refrigerator	4,500	15	4	11	73%	3,300
Range/Stove	200	15	0	15	100%	200
Microwave	270	11	7	4	36%	98
Tables/Chairs	100	15	4	11	73%	73
Dishes/Glassware	300	0	0	0	0%	300
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	300	20	20	0	0%	0
Small Appliances	825	10	1	9	90%	743
Telephone	550	25	2	23	92%	506
Dishwasher	200	10	7	3	30%	60
Misc.	675	10	0	10	0%	675
DINING ROOM						
Table/Chairs/China Cabinet	14,420	20	7	13	65%	9,373
China/Crystal	2,300	0	0	0	0%	2,300
Silverware	650	0	0	0	0%	650
Antiques	16,000	0	0	0	0%	16,000
Pictures/Paintings	2,000	0	0	0	0%	2,000
Misc.	600	10	8	2	0%	120
BEDROOMS						
Beds	1,500	25	20	5	20%	300
Box Springs/Mattresses	1,800	25	10	15	60%	1,080
Bedding	3,100	10	10	0	0%	0
Chest of Drawers	1,900	25	25	0	0%	0
Night Tables	200	25	25	0	0%	0
Lamps	40	15	15	0	0%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	3,800	0	0	0	0%	3,800
TV/VCR/DVD	400	12	12	0	0%	0
Telephone/Clock/Radio	40	25	2	23	92%	37
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	7,400	5	4	1	20%	1,480
Women's Clothing	500	5	5	0	0%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	4,600	0	0	0	0%	4,600
Toys/Games	200	0	0	0	0%	200
Antiques	4,300	0	0	0	0%	4,300
Misc.	0	10	0	10	0%	0
LAUNDRY/HALL/GARAGE						
Washer/Dryer	850	10	10	0	0%	0
Tools	6,250	15	7	8	53%	3,333
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	350	10	10	0	0%	0
Exercise Equipment	250	10	5	5	50%	125
Ironing Equipment/Cleaning Supplies	90	8	2	6	75%	68
Vacuum Cleaner	900	15	15	0	0%	0
Refrigerator/Freezer	1,400	15	15	0	0%	0
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	1,000	10	5	5	0%	500
BATHROOM & MISC.						
Medication/Hygiene Items	100	0	0	0	0%	100
Cosmetics/Perfumes	40	0	0	0	0%	40
Towels/Linens	1,440	4	4	0	0%	0
Curtains/Drapes/Rugs	575	15	8	7	47%	268
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	20	10	5	5	0%	10

**One-Story Home 7
LaPlace, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	3,300	25	1	24	96%	3,168
Books	4,250	0	0	0	0%	4,250
Couch/Sofa	8,750	15	10	5	33%	2,917
Chairs	1,550	20	10	10	50%	775
Tables	4,100	25	8	17	68%	2,788
Lamps	240	15	5	10	67%	160
Curtains/Drapes	150	15	3	12	80%	120
Stereo Equipment	4,250	15	5	10	67%	2,833
Pictures/Paintings	6,100	0	0	0	0%	6,100
TV/VCR/DVD	1,100	12	1	11	92%	1,008
Records/CDs/Videos/DVDs	3,900	0	0	0	0%	3,900
Misc.	6,875	0	0	0	0%	6,875
Antiques	17,250	0	0	0	0%	17,250
Computer	5,000	10	4	6	60%	3,000
KITCHEN						
Food	860	0	0	0	0%	860
Refrigerator	1,300	15	4	11	73%	953
Range/Stove	0	15	0	15	100%	0
Microwave	500	11	11	0	0%	0
Tables/Chairs	700	15	5	10	67%	467
Dishes/Glassware	660	0	0	0	0%	660
Silverware/Utensils	350	0	0	0	0%	350
Pans/Cookware	500	20	5	15	75%	375
Small Appliances	970	10	3	7	70%	679
Telephone	1,500	25	2	23	92%	1,380
Dishwasher	0	10	0	10	100%	0
Misc.	300	10	0	10	0%	300
DINING ROOM						
Table/Chairs/China Cabinet	1,500	20	12	8	40%	600
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	375	0	0	0	0%	375
Misc.	525	10	0	10	0%	525
BEDROOMS						
Beds	2,100	25	5	20	80%	1,680
Box Springs/Mattresses	2,600	25	4	21	84%	2,184
Bedding	630	10	2	8	80%	504
Chest of Drawers	5,600	25	5	20	80%	4,480
Night Tables	1,600	25	5	20	80%	1,280
Lamps	0	15	0	15	100%	0
Chairs	160	20	2	18	90%	144
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	650	0	0	0	0%	650
TV/VCR/DVD	8,050	12	4	8	67%	5,367
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	22,370	5	3	2	40%	8,948
Women's Clothing	13,730	5	3	2	40%	5,492
Children's Clothing	1,220	5	1	4	80%	976
Jewelry	16,350	0	0	0	0%	16,350
Toys/Games	13,000	0	0	0	0%	13,000
Antiques	0	0	0	0	0%	0
Misc.	2,300	10	2	8	0%	1,840
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,300	10	5	5	50%	650
Tools	4,700	15	7	8	53%	2,507
Golf/Fishing Equipment	2,000	8	4	4	50%	1,000
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	2,590	10	4	6	60%	1,554
Ironing Equipment/Cleaning Supplies	150	8	2	6	75%	113
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	0	15	0	15	100%	0
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	5,855	10	2	8	0%	4,684
BATHROOM & MISC.						
Medication/Hygiene Items	560	0	0	0	0%	560
Cosmetics/Perfumes	600	0	0	0	0%	600
Towels/Linens	900	4	3	1	25%	225
Curtains/Drapes/Rugs	225	15	2	13	87%	195
Pictures/Decorations/Mirror	100	0	0	0	0%	100
Misc.	200	10	3	7	0%	140

**One-Story Home 8
Vacherie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	750	25	5	20	80%	600
Books	1,726	0	0	0	0%	1,726
Couch/Sofa	3,130	15	7	8	53%	1,669
Chairs	3,000	20	2	18	90%	2,700
Tables	475	25	7	18	72%	342
Lamps	100	15	7	8	53%	53
Curtains/Drapes	440	15	7	8	53%	235
Stereo Equipment	0	15	0	15	100%	0
Pictures/Paintings	1,600	0	0	0	0%	1,600
TV/VCR/DVD	220	12	1	11	92%	202
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Misc.	510	0	0	0	0%	510
Antiques	600	0	0	0	0%	600
Computer	0	10	0	10	100%	0
KITCHEN						
Food	940	0	0	0	0%	940
Refrigerator	1,100	15	10	5	33%	367
Range/Stove	0	15	0	15	100%	0
Microwave	0	11	0	11	100%	0
Tables/Chairs	1,350	15	15	0	0%	0
Dishes/Glassware	400	0	0	0	0%	400
Silverware/Utensils	400	0	0	0	0%	400
Pans/Cookware	1,400	20	10	10	50%	700
Small Appliances	410	10	5	5	50%	205
Telephone	30	25	3	22	88%	26
Dishwasher	0	10	0	10	100%	0
Misc.	150	0	0	0	0%	150
DINING ROOM						
Table/Chairs/China Cabinet	3,100	20	12	8	40%	1,240
China/Crystal	500	0	0	0	0%	500
Silverware	1,650	0	0	0	0%	1,650
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	200	0	0	0	0%	200
BEDROOMS						
Beds	1,600	25	15	5	20%	320
Box Springs/Mattresses	1,600	25	5	20	80%	1,280
Bedding	1,250	10	3	7	70%	875
Chest of Drawers	2,200	25	10	15	60%	1,320
Night Tables	300	25	10	15	60%	180
Lamps	100	15	10	5	33%	33
Chairs	550	20	10	10	50%	275
Curtains/Drapes	770	15	2	13	87%	667
Pictures/Paintings	560	0	0	0	0%	560
TV/VCR/DVD	0	12	0	12	100%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	4,650	5	2	3	60%	2,790
Women's Clothing	6,940	5	2	3	60%	4,164
Children's Clothing	0	5	0	5	100%	0
Jewelry	11,200	0	0	0	0%	11,200
Toys/Games	0	0	0	0	0%	0
Antiques	750	0	0	0	0%	750
Misc.	30	0	0	0	0%	30
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,000	10	6	4	40%	400
Tools	0	15	0	15	100%	0
Golf/Fishing Equipment	80	8	2	6	75%	60
Guns/Hunting Equipment	430	10	3	7	70%	301
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	100	8	1	7	88%	88
Vacuum Cleaner	2,000	15	1	14	93%	1,867
Refrigerator/Freezer	1,200	15	0	15	100%	1,200
Furniture	0	20	0	20	100%	0
Antiques	500	0	0	0	0%	500
Pictures	0	0	0	0	0%	0
Misc.	150	0	0	0	0%	150
BATHROOM & MISC.						
Medication/Hygiene Items	340	0	0	0	0%	340
Cosmetics/Perfumes	80	0	0	0	0%	80
Towels/Linens	300	4	4	0	0%	0
Curtains/Drapes/Rugs	140	15	3	12	80%	112
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	800	0	0	0	0%	800

**One-Story Home 9
Lockport, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	400	25	4	21	84%	336
Books	3,975	0	0	0	0%	3,975
Couch/Sofa	3,100	15	1	14	93%	2,893
Chairs	2,400	20	5	15	75%	1,800
Tables	1,000	25	3	22	88%	880
Lamps	150	15	1	14	93%	140
Curtains/Drapes	750	15	1	14	93%	700
Stereo Equipment	300	15	6	9	60%	180
Pictures/Paintings	8,800	0	0	0	0%	8,800
TV/VCR/DVD	1,550	12	2	10	83%	1,292
Records/CDs/Videos/DVDs	3,700	0	0	0	0%	3,700
Misc.	1,950	0	0	0	0%	1,950
Antiques	10,115	0	0	0	0%	10,115
Computer	2,800	10	1	9	90%	2,520
KITCHEN						
Food	4,950	0	0	0	0%	4,950
Refrigerator	1,400	15	1	14	93%	1,307
Range/Stove	1,100	15	10	5	33%	367
Microwave	300	11	3	8	73%	218
Tables/Chairs	1,975	15	2	13	87%	1,712
Dishes/Glassware	650	0	0	0	0%	650
Silverware/Utensils	650	0	0	0	0%	650
Pans/Cookware	650	20	4	16	80%	520
Small Appliances	1,470	10	2	8	80%	1,176
Telephone	300	25	2	23	92%	276
Dishwasher	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	4,900	20	1	19	95%	4,655
China/Crystal	1,975	0	0	0	0%	1,975
Silverware	680	0	0	0	0%	680
Antiques	2,275	0	0	0	0%	2,275
Pictures/Paintings	725	0	0	0	0%	725
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	1,000	25	10	15	60%	600
Box Springs/Mattresses	2,400	25	4	21	84%	2,016
Bedding	1,000	10	2	8	80%	800
Chest of Drawers	2,800	25	20	5	20%	560
Night Tables	300	25	20	5	20%	60
Lamps	100	15	2	13	87%	87
Chairs	150	20	20	0	0%	0
Curtains/Drapes	1,300	15	5	10	67%	867
Pictures/Paintings	1,050	0	0	0	0%	1,050
TV/VCR/DVD	1,400	12	4	8	67%	933
Telephone/Clock/Radio	500	25	2	23	92%	460
Bookcase/Books	2,800	0	0	0	0%	2,800
Men's Clothing	14,940	5	3	2	40%	5,976
Women's Clothing	20,535	5	3	2	40%	8,214
Children's Clothing	2,680	5	1	4	80%	2,144
Jewelry	7,500	0	0	0	0%	7,500
Toys/Games	800	0	0	0	0%	800
Antiques	1,950	0	0	0	0%	1,950
Misc.	2,200	0	0	0	0%	2,200
LAUNDRY/HALL/GARAGE						
Washer/Dryer	600	10	6	4	40%	240
Tools	700	15	3	12	80%	560
Golf/Fishing Equipment	250	8	2	6	75%	188
Guns/Hunting Equipment	13,450	10	1	9	90%	12,105
Exercise Equipment	7,000	10	3	7	70%	4,900
Ironing Equipment/Cleaning Supplies	100	8	1	7	88%	88
Vacuum Cleaner	300	15	3	12	80%	240
Refrigerator/Freezer	1,100	15	2	13	87%	953
Furniture	0	20	0	20	100%	0
Antiques	950	0	0	0	0%	950
Pictures	0	0	0	0	0%	0
Misc.	1,800	0	0	0	0%	1,800
BATHROOM & MISC.						
Medication/Hygiene Items	150	0	0	0	0%	150
Cosmetics/Perfumes	420	0	0	0	0%	420
Towels/Linens	2,160	4	2	2	50%	1,080
Curtains/Drapes/Rugs	500	15	2	13	87%	433
Pictures/Decorations/Mirror	225	0	0	0	0%	225
Misc.	1,500	0	0	0	0%	1,500

**One-Story Home 10
Boutte, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	2,700	25	1	24	96%	2,592
Books	75	0	0	0	0%	75
Couch/Sofa	2,500	15	1	14	93%	2,333
Chairs	500	20	2	18	90%	450
Tables	0	25	0	25	100%	0
Lamps	40	15	2	13	87%	35
Curtains/Drapes	400	15	2	13	87%	347
Stereo Equipment	150	15	2	13	87%	130
Pictures/Paintings	720	0	0	0	0%	720
TV/VCR/DVD	1,300	12	4	8	67%	867
Records/CDs/Videos/DVDs	755	0	0	0	0%	755
Misc.	2,090	0	0	0	0%	2,090
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
KITCHEN						
Food	410	0	0	0	0%	410
Refrigerator	1,500	15	4	11	73%	1,100
Range/Stove	1,200	15	2	13	87%	1,040
Microwave	300	11	2	9	82%	245
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	450	0	0	0	0%	450
Silverware/Utensils	100	0	0	0	0%	100
Pans/Cookware	250	20	4	16	80%	200
Small Appliances	960	10	4	6	60%	576
Telephone	75	25	1	24	96%	72
Dishwasher	0	10	0	10	100%	0
Misc.	190	0	0	0	0%	190
DINING ROOM						
Table/Chairs/China Cabinet	2,010	20	4	16	80%	1,608
China/Crystal	1,550	0	0	0	0%	1,550
Silverware	300	0	0	0	0%	300
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	50	0	0	0	0%	50
BEDROOMS						
Beds	600	25	2	23	92%	552
Box Springs/Mattresses	2,000	25	2	23	92%	1,840
Bedding	1,000	10	2	8	80%	800
Chest of Drawers	1,800	25	2	23	92%	1,656
Night Tables	175	25	2	23	92%	161
Lamps	100	15	2	13	87%	87
Chairs	200	20	2	18	90%	180
Curtains/Drapes	550	15	1	14	93%	513
Pictures/Paintings	940	0	0	0	0%	940
TV/VCR/DVD	500	12	2	10	83%	417
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	14,870	5	3	2	40%	5,948
Women's Clothing	9,090	5	3	2	40%	3,636
Children's Clothing	2,050	5	1	4	80%	1,640
Jewelry	6,500	0	0	0	0%	6,500
Toys/Games	1,350	0	0	0	0%	1,350
Antiques	1,100	0	0	0	0%	1,100
Misc.	1,975	0	0	0	0%	1,975
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,200	10	2	8	80%	960
Tools	2,620	15	5	10	67%	1,747
Golf/Fishing Equipment	800	8	2	6	75%	600
Guns/Hunting Equipment	800	10	6	4	40%	320
Exercise Equipment	350	10	1	9	90%	315
Ironing Equipment/Cleaning Supplies	90	8	2	6	75%	68
Vacuum Cleaner	200	15	2	13	87%	173
Refrigerator/Freezer	650	15	5	10	67%	433
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	700	0	0	0	0%	700
BATHROOM & MISC.						
Medication/Hygiene Items	100	0	0	0	0%	100
Cosmetics/Perfumes	100	0	0	0	0%	100
Towels/Linens	200	4	2	2	50%	100
Curtains/Drapes/Rugs	400	15	1	14	93%	373
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

One-Story Home 11
Des Allemandes, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	835	25	15	10	40%	334
Books	950	0	0	0	0%	950
Couch/Sofa	2,100	15	5	10	67%	1,400
Chairs	325	20	15	5	25%	81
Tables	200	25	5	20	80%	160
Lamps	100	15	5	10	67%	67
Curtains/Drapes	180	15	4	11	73%	132
Stereo Equipment	350	15	4	11	73%	257
Pictures/Paintings	200	0	0	0	0%	200
TV/VCR/DVD	1,325	12	9	3	25%	331
Records/CDs/Videos/DVDs	1,400	0	0	0	0%	1,400
Misc.	1,155	0	0	0	0%	1,155
Antiques	440	0	0	0	0%	440
Computer	0	10	0	10	100%	0
KITCHEN						
Food	730	0	0	0	0%	730
Refrigerator	900	15	7	8	53%	480
Range/Stove	0	15	0	15	100%	0
Microwave	200	11	9	2	18%	36
Tables/Chairs	1,400	15	2	13	87%	1,213
Dishes/Glassware	400	0	0	0	0%	400
Silverware/Utensils	600	0	0	0	0%	600
Pans/Cookware	500	20	10	10	50%	250
Small Appliances	360	10	4	6	60%	216
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	0	20	0	20	100%	0
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	800	25	10	15	60%	480
Box Springs/Mattresses	1,000	25	3	22	88%	880
Bedding	50	10	2	8	80%	40
Chest of Drawers	2,100	25	15	10	40%	840
Night Tables	150	25	8	17	68%	102
Lamps	100	15	10	5	33%	33
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	200	12	4	8	67%	133
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	5,155	5	3	2	40%	2,062
Women's Clothing	6,870	5	3	2	40%	2,748
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	500	0	0	0	0%	500
Antiques	150	0	0	0	0%	150
Misc.	2,400	0	0	0	0%	2,400
LAUNDRY/HALL/GARAGE						
Washer/Dryer	900	10	8	2	20%	180
Tools	0	15	0	15	100%	0
Golf/Fishing Equipment	1,225	8	4	4	50%	613
Guns/Hunting Equipment	900	10	8	2	20%	180
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	100	8	7	1	13%	13
Vacuum Cleaner	200	15	2	13	87%	173
Refrigerator/Freezer	800	15	6	9	60%	480
Furniture	0	20	0	20	100%	0
Antiques	1,200	0	0	0	0%	1,200
Pictures	0	0	0	0	0%	0
Misc.	1,050	0	0	0	0%	1,050
BATHROOM & MISC.						
Medication/Hygiene Items	320	0	0	0	0%	320
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	200	4	3	1	25%	50
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**One-Story Home 12
Raceland, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	2,620	25	5	20	80%	2,096
Books	8,420	0	0	0	0%	8,420
Couch/Sofa	2,700	15	15	0	0%	0
Chairs	2,000	20	3	17	85%	1,700
Tables	1,300	25	15	10	40%	520
Lamps	130	15	1	14	93%	121
Curtains/Drapes	350	15	4	11	73%	257
Stereo Equipment	200	15	15	0	0%	0
Pictures/Paintings	3,075	0	0	0	0%	3,075
TV/VCR/DVD	630	12	5	7	58%	368
Records/CDs/Videos/DVDs	1,775	0	0	0	0%	1,775
Misc.	450	0	0	0	0%	450
Antiques	450	0	0	0	0%	450
Computer	3,000	10	3	7	70%	2,100
KITCHEN						
Food	900	0	0	0	0%	900
Refrigerator	1,000	15	15	0	0%	0
Range/Stove	500	15	15	0	0%	0
Microwave	150	11	5	6	55%	82
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	340	0	0	0	0%	340
Silverware/Utensils	300	0	0	0	0%	300
Pans/Cookware	500	20	5	15	75%	375
Small Appliances	1,200	10	5	5	50%	600
Telephone	185	25	1	24	96%	178
Dishwasher	0	10	0	10	100%	0
Misc.	300	0	0	0	0%	300
DINING ROOM						
Table/Chairs/China Cabinet	2,550	20	3	17	85%	2,168
China/Crystal	2,600	0	0	0	0%	2,600
Silverware	40	0	0	0	0%	40
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	450	25	15	10	40%	180
Box Springs/Mattresses	1,100	25	3	22	88%	968
Bedding	750	10	3	7	70%	525
Chest of Drawers	3,280	25	15	10	40%	1,312
Night Tables	200	25	15	10	40%	80
Lamps	75	15	2	13	87%	65
Chairs	0	20	0	20	100%	0
Curtains/Drapes	150	15	5	10	67%	100
Pictures/Paintings	450	0	0	0	0%	450
TV/VCR/DVD	350	12	10	2	17%	58
Telephone/Clock/Radio	40	25	1	24	96%	38
Bookcase/Books	100	0	0	0	0%	100
Men's Clothing	4,890	5	3	2	40%	1,956
Women's Clothing	14,030	5	2	3	60%	8,418
Children's Clothing	0	5	0	5	100%	0
Jewelry	5,000	0	0	0	0%	5,000
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	850	0	0	0	0%	850
LAUNDRY/HALL/GARAGE						
Washer/Dryer	660	10	10	0	0%	0
Tools	3,700	15	15	0	0%	0
Golf/Fishing Equipment	2,000	8	5	3	38%	750
Guns/Hunting Equipment	3,600	10	10	0	0%	0
Exercise Equipment	350	10	10	0	0%	0
Ironing Equipment/Cleaning Supplies	75	8	1	7	88%	66
Vacuum Cleaner	100	15	5	10	67%	67
Refrigerator/Freezer	2,000	15	5	10	67%	1,333
Furniture	0	20	0	20	100%	0
Antiques	1,600	0	0	0	0%	1,600
Pictures	0	0	0	0	0%	0
Misc.	670	0	0	0	0%	670
BATHROOM & MISC.						
Medication/Hygiene Items	100	0	0	0	0%	100
Cosmetics/Perfumes	275	0	0	0	0%	275
Towels/Linens	200	4	4	0	0%	0
Curtains/Drapes/Rugs	100	15	4	11	73%	73
Pictures/Decorations/Mirror	200	0	0	0	0%	200
Misc.	50	0	0	0	0%	50

**One-Story Home 13
Gheens, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	0	25	100%	0
Books	0	0	0	0	0%	0
Couch/Sofa	500	15	3	12	80%	400
Chairs	300	20	3	17	85%	255
Tables	10	25	3	22	88%	9
Lamps	35	15	3	12	80%	28
Curtains/Drapes	120	15	3	12	80%	96
Stereo Equipment	250	15	3	12	80%	200
Pictures/Paintings	100	0	0	0	0%	100
TV/VCR/DVD	300	12	3	9	75%	225
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
KITCHEN						
Food	335	0	0	0	0%	335
Refrigerator	400	15	3	12	80%	320
Range/Stove	400	15	3	12	80%	320
Microwave	100	11	3	8	73%	73
Tables/Chairs	75	15	3	12	80%	60
Dishes/Glassware	100	0	0	0	0%	100
Silverware/Utensils	80	0	0	0	0%	80
Pans/Cookware	200	20	3	17	85%	170
Small Appliances	1,245	10	3	7	70%	872
Telephone	55	25	3	22	88%	48
Dishwasher	0	10	0	10	100%	0
Misc.	105	0	0	0	0%	105
DINING ROOM						
Table/Chairs/China Cabinet	0	20	0	20	100%	0
China/Crystal	300	0	0	0	0%	300
Silverware	0	0	0	0	0%	0
Antiques	2,600	0	0	0	0%	2,600
Pictures/Paintings	0	0	0	0	0%	0
Misc.	25	0	0	0	0%	25
BEDROOMS						
Beds	300	25	5	20	80%	240
Box Springs/Mattresses	450	25	5	20	80%	360
Bedding	175	10	3	7	70%	123
Chest of Drawers	175	25	5	20	80%	140
Night Tables	40	25	5	20	80%	32
Lamps	0	15	0	15	100%	0
Chairs	100	20	3	17	85%	85
Curtains/Drapes	110	15	3	12	80%	88
Pictures/Paintings	35	0	0	0	0%	35
TV/VCR/DVD	325	12	3	9	75%	244
Telephone/Clock/Radio	25	25	5	20	80%	20
Bookcase/Books	470	0	0	0	0%	470
Men's Clothing	955	5	3	2	40%	382
Women's Clothing	1,055	5	3	2	40%	422
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	250	0	0	0	0%	250
Misc.	240	0	0	0	0%	240
LAUNDRY/HALL/GARAGE						
Washer/Dryer	250	10	3	7	70%	175
Tools	640	15	3	12	80%	512
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	100	10	3	7	70%	70
Ironing Equipment/Cleaning Supplies	55	8	3	5	63%	34
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	200	15	3	12	80%	160
Furniture	200	20	3	17	85%	170
Antiques	0	0	0	0	0%	0
Pictures	20	0	0	0	0%	20
Misc.	100	0	0	0	0%	100
BATHROOM & MISC.						
Medication/Hygiene Items	300	0	0	0	0%	300
Cosmetics/Perfumes	75	0	0	0	0%	75
Towels/Linens	120	4	2	2	50%	60
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**One-Story Home 14
Gheens, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	0	25	1	0
Books	165	0	0	0	0	165
Couch/Sofa	2,900	15	3	12	1	2,320
Chairs	399	20	4	16	1	319
Tables	340	25	25	0	0	0
Lamps	42	15	3	12	1	34
Curtains/Drapes	15	15	3	12	1	12
Stereo Equipment	0	15	0	15	1	0
Pictures/Paintings	225	0	0	0	0	225
TV/VCR/DVD	1,050	12	4	8	1	700
Records/CDs/Videos/DVDs	45	0	0	0	0	45
Misc.	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Computer	0	10	0	10	1	0
KITCHEN						
Food	835	0	0	0	0	835
Refrigerator	900	15	5	10	1	600
Range/Stove	500	15	5	10	1	333
Microwave	300	11	3	8	1	218
Tables/Chairs	250	15	5	10	1	167
Dishes/Glassware	175	0	0	0	0	175
Silverware/Utensils	400	0	0	0	0	400
Pans/Cookware	150	20	4	16	1	120
Small Appliances	1,299	10	3	7	1	909
Telephone	70	25	3	22	1	62
Dishwasher	0	10	0	10	1	0
Misc.	95	0	0	0	0	95
DINING ROOM						
Table/Chairs/China Cabinet	2,100	20	10	10	1	1,050
China/Crystal	325	0	0	0	0	325
Silverware	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Pictures/Paintings	0	0	0	0	0	0
Misc.	145	0	0	0	0	145
BEDROOMS						
Beds	6,200	25	10	15	1	3,720
Box Springs/Mattresses	800	25	10	15	1	480
Bedding	650	10	2	8	1	520
Chest of Drawers	0	25	0	25	1	0
Night Tables	0	25	0	25	1	0
Lamps	0	15	0	15	1	0
Chairs	0	20	0	20	1	0
Curtains/Drapes	150	15	3	12	1	120
Pictures/Paintings	35	0	0	0	0	35
TV/VCR/DVD	300	12	3	9	1	225
Telephone/Clock/Radio	0	25	0	25	1	0
Bookcase/Books	0	0	0	0	0	0
Men's Clothing	1,430	5	2	3	1	858
Women's Clothing	2,585	5	2	3	1	1,551
Children's Clothing	0	5	0	5	1	0
Jewelry	0	0	0	0	0	0
Toys/Games	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Misc.	65	0	0	0	0	65
LAUNDRY/HALL/GARAGE						
Washer/Dryer	500	10	4	6	1	300
Tools	5,312	15	6	9	1	3,187
Golf/Fishing Equipment	8,065	8	3	5	1	5,041
Guns/Hunting Equipment	1,145	10	3	7	1	802
Exercise Equipment	120	10	3	7	1	84
Ironing Equipment/Cleaning Supplies	79	8	2	6	1	59
Vacuum Cleaner	15	15	3	12	1	12
Refrigerator/Freezer	500	15	3	12	1	400
Furniture	451	20	3	17	1	383
Antiques	0	0	0	0	0	0
Pictures	0	0	0	0	0	0
Misc.	1,013	0	0	0	0	1,013
BATHROOM & MISC.						
Medication/Hygiene Items	103	0	0	0	0	103
Cosmetics/Perfumes	100	0	0	0	0	100
Towels/Linens	660	4	2	2	1	330
Curtains/Drapes/Rugs	100	15	5	10	1	67
Pictures/Decorations/Mirror	125	0	0	0	0	125
Misc.	20	0	0	0	0	20

One-Story Home 15
Lockport, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	650	25	5	20	80%	520
Books	1,800	0	0	0	0%	1,800
Couch/Sofa	1,600	15	3	12	80%	1,280
Chairs	550	20	4	16	80%	440
Tables	0	25	0	25	100%	0
Lamps	35	15	3	12	80%	28
Curtains/Drapes	20	15	3	12	80%	16
Stereo Equipment	235	15	3	12	80%	188
Pictures/Paintings	1,050	0	0	0	0%	1,050
TV/VCR/DVD	350	12	3	9	75%	263
Records/CDs/Videos/DVDs	230	0	0	0	0%	230
Misc.	925	0	0	0	0%	925
Antiques	0	0	0	0	0%	0
Computer	2,500	10	2	8	80%	2,000
KITCHEN						
Food	435	0	0	0	0%	435
Refrigerator	500	15	0	15	100%	500
Range/Stove	360	15	0	15	100%	360
Microwave	50	11	0	11	100%	50
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	350	0	0	0	0%	350
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	390	20	0	20	100%	390
Small Appliances	780	10	0	10	100%	780
Telephone	140	25	0	25	100%	140
Dishwasher	255	10	0	10	100%	255
Misc.	195	0	0	0	0%	195
DINING ROOM						
Table/Chairs/China Cabinet	100	20	4	16	80%	80
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	4,350	25	5	20	80%	3,480
Box Springs/Mattresses	250	25	5	20	80%	200
Bedding	705	10	2	8	80%	564
Chest of Drawers	325	25	5	20	80%	260
Night Tables	0	25	0	25	100%	0
Lamps	0	15	0	15	100%	0
Chairs	60	20	4	16	80%	48
Curtains/Drapes	215	15	3	12	80%	172
Pictures/Paintings	110	0	0	0	0%	110
TV/VCR/DVD	2,095	12	3	9	75%	1,571
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	1,375	5	2	3	60%	825
Women's Clothing	2,905	5	2	3	60%	1,743
Children's Clothing	5,000	5	2	3	60%	3,000
Jewelry	1,535	0	0	0	0%	1,535
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	20	0	0	0	0%	20
LAUNDRY/HALL/GARAGE						
Washer/Dryer	380	10	2	8	80%	304
Tools	5,000	15	3	12	80%	4,000
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	20	8	2	6	75%	15
Vacuum Cleaner	20	15	3	12	80%	16
Refrigerator/Freezer	275	15	3	12	80%	220
Furniture	275	20	4	16	80%	220
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	60	0	0	0	0%	60
BATHROOM & MISC.						
Medication/Hygiene Items	120	0	0	0	0%	120
Cosmetics/Perfumes	300	0	0	0	0%	300
Towels/Linens	120	4	2	2	50%	60
Curtains/Drapes/Rugs	50	15	3	12	80%	40
Pictures/Decorations/Mirror	100	0	0	0	0%	100
Misc.	90	0	0	0	0%	90

**One-Story Home 16
Raceland, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	570	25	5	20	80%	456
Books	0	0	0	0	0%	0
Couch/Sofa	1,000	15	12	3	20%	200
Chairs	550	20	4	16	80%	440
Tables	30	25	5	20	80%	24
Lamps	0	15	0	15	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Stereo Equipment	0	15	0	15	100%	0
Pictures/Paintings	500	0	0	0	0%	500
TV/VCR/DVD	675	12	3	9	75%	506
Records/CDs/Videos/DVDs	550	0	0	0	0%	550
Misc.	575	0	0	0	0%	575
Antiques	0	0	0	0	0%	0
Computer	1,300	10	2	8	80%	1,040
KITCHEN						
Food	740	0	0	0	0%	740
Refrigerator	1,100	15	3	12	80%	880
Range/Stove	600	15	3	12	80%	480
Microwave	250	11	3	8	73%	182
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	225	0	0	0	0%	225
Silverware/Utensils	350	0	0	0	0%	350
Pans/Cookware	100	20	4	16	80%	80
Small Appliances	300	10	2	8	80%	240
Telephone	0	25	0	25	100%	0
Dishwasher	350	10	3	7	70%	245
Misc.	40	0	0	0	0%	40
DINING ROOM						
Table/Chairs/China Cabinet	1,400	20	5	15	75%	1,050
China/Crystal	500	0	0	0	0%	500
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	60	0	0	0	0%	60
BEDROOMS						
Beds	450	25	10	15	60%	270
Box Springs/Mattresses	820	25	10	15	60%	492
Bedding	520	10	5	5	50%	260
Chest of Drawers	450	25	10	15	60%	270
Night Tables	70	25	10	15	60%	42
Lamps	15	15	10	5	33%	5
Chairs	135	20	5	15	75%	101
Curtains/Drapes	110	15	3	12	80%	88
Pictures/Paintings	85	0	0	0	0%	85
TV/VCR/DVD	1,340	12	4	8	67%	893
Telephone/Clock/Radio	160	25	5	20	80%	128
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	3,004	5	3	2	40%	1,202
Women's Clothing	2,876	5	3	2	40%	1,150
Children's Clothing	3,095	5	3	2	40%	1,238
Jewelry	3,500	0	0	0	0%	3,500
Toys/Games	870	0	0	0	0%	870
Antiques	0	0	0	0	0%	0
Misc.	120	0	0	0	0%	120
LAUNDRY/HALL/GARAGE						
Washer/Dryer	750	10	4	6	60%	450
Tools	0	15	0	15	100%	0
Golf/Fishing Equipment	240	8	3	5	63%	150
Guns/Hunting Equipment	350	10	4	6	60%	210
Exercise Equipment	700	10	4	6	60%	420
Ironing Equipment/Cleaning Supplies	210	8	3	5	63%	131
Vacuum Cleaner	250	15	5	10	67%	167
Refrigerator/Freezer	850	15	5	10	67%	567
Furniture	175	20	6	14	70%	123
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	258	0	0	0	0%	258
BATHROOM & MISC.						
Medication/Hygiene Items	170	0	0	0	0%	170
Cosmetics/Perfumes	25	0	0	0	0%	25
Towels/Linens	223	4	2	2	50%	112
Curtains/Drapes/Rugs	375	15	5	10	67%	250
Pictures/Decorations/Mirror	15	0	0	0	0%	15
Misc.	0	0	0	0	0%	0

**One-Story Home 17
Vacherie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	910	25	10	15	60%	546
Books	900	0	0	0	0%	900
Couch/Sofa	1,300	15	15	0	0%	0
Chairs	150	20	10	10	50%	75
Tables	600	25	15	10	40%	240
Lamps	100	15	0	15	100%	100
Curtains/Drapes	255	15	0	15	100%	255
Stereo Equipment	600	15	15	0	0%	0
Pictures/Paintings	170	0	0	0	0%	170
TV/VCR/DVD	1,290	12	3	9	75%	968
Records/CDs/Videos/DVDs	250	0	0	0	0%	250
Misc.	1,690	0	0	0	0%	1,690
Antiques	1,400	0	0	0	0%	1,400
Computer	600	10	4	6	60%	360
KITCHEN						
Food	160	0	0	0	0%	160
Refrigerator	600	15	8	7	47%	280
Range/Stove	1,100	15	5	10	67%	733
Microwave	400	11	11	0	0%	0
Tables/Chairs	700	15	8	7	47%	327
Dishes/Glassware	200	0	0	0	0%	200
Silverware/Utensils	450	0	0	0	0%	450
Pans/Cookware	250	20	5	15	75%	188
Small Appliances	850	10	5	5	50%	425
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	75	0	0	0	0%	75
DINING ROOM						
Table/Chairs/China Cabinet	5,700	20	20	0	0%	0
China/Crystal	400	0	0	0	0%	400
Silverware	200	0	0	0	0%	200
Antiques	0	0	0	0	0%	0
Pictures/Paintings	50	0	0	0	0%	50
Misc.	140	0	0	0	0%	140
BEDROOMS						
Beds	1,300	25	5	20	80%	1,040
Box Springs/Mattresses	1,300	25	5	20	80%	1,040
Bedding	600	10	3	7	70%	420
Chest of Drawers	4,150	25	10	15	60%	2,490
Night Tables	550	25	10	15	60%	330
Lamps	280	15	10	5	33%	93
Chairs	150	20	15	5	25%	38
Curtains/Drapes	330	15	3	12	80%	264
Pictures/Paintings	210	0	0	0	0%	210
TV/VCR/DVD	900	12	10	2	17%	150
Telephone/Clock/Radio	470	25	2	23	92%	432
Bookcase/Books	1,000	0	0	0	0%	1,000
Men's Clothing	4,600	5	3	2	40%	1,840
Women's Clothing	11,575	5	3	2	40%	4,630
Children's Clothing	200	5	3	2	40%	80
Jewelry	20,500	0	0	0	0%	20,500
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	250	0	0	0	0%	250
LAUNDRY/HALL/GARAGE						
Washer/Dryer	800	10	8	2	20%	160
Tools	5,300	15	10	5	33%	1,767
Golf/Fishing Equipment	500	8	0	8	100%	500
Guns/Hunting Equipment	1,000	10	0	10	100%	1,000
Exercise Equipment	690	10	10	0	0%	0
Ironing Equipment/Cleaning Supplies	100	8	3	5	63%	63
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	450	15	2	13	87%	390
Furniture	150	20	10	10	50%	75
Antiques	60	0	0	0	0%	60
Pictures	0	0	0	0	0%	0
Misc.	960	0	0	0	0%	960
BATHROOM & MISC.						
Medication/Hygiene Items	1,100	0	0	0	0%	1,100
Cosmetics/Perfumes	1,000	0	0	0	0%	1,000
Towels/Linens	150	4	2	2	50%	75
Curtains/Drapes/Rugs	1,115	15	3	12	80%	892
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	150	0	0	0	0%	150

**One-Story Home 18
Chauvin, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	1,875	25	3	22	88%	1,650
Books	1,880	0	0	0	0%	1,880
Couch/Sofa	1,500	15	5	10	67%	1,000
Chairs	1,850	20	3	17	85%	1,573
Tables	1,450	25	3	22	88%	1,276
Lamps	670	15	3	12	80%	536
Curtains/Drapes	900	15	8	7	47%	420
Stereo Equipment	75	15	0	15	100%	75
Pictures/Paintings	8,240	0	0	0	0%	8,240
TV/VCR/DVD	1,175	12	1	11	92%	1,077
Records/CDs/Videos/DVDs	1,750	0	0	0	0%	1,750
Misc.	15,000	0	0	0	0%	15,000
Antiques	39,835	0	0	0	0%	39,835
Computer	2,300	10	0	10	100%	2,300
KITCHEN						
Food	840	0	0	0	0%	840
Refrigerator	1,100	15	8	7	47%	513
Range/Stove	0	15	0	15	100%	0
Microwave	100	11	4	7	64%	64
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	690	0	0	0	0%	690
Silverware/Utensils	650	0	0	0	0%	650
Pans/Cookware	800	20	5	15	75%	600
Small Appliances	1,580	10	3	7	70%	1,106
Telephone	500	25	0	25	100%	500
Dishwasher	0	10	0	10	100%	0
Misc.	2,090	0	0	0	0%	2,090
DINING ROOM						
Table/Chairs/China Cabinet	750	20	5	15	75%	563
China/Crystal	16,280	0	0	0	0%	16,280
Silverware	40	0	0	0	0%	40
Antiques	22,970	0	0	0	0%	22,970
Pictures/Paintings	2,750	0	0	0	0%	2,750
Misc.	1,180	0	0	0	0%	1,180
BEDROOMS						
Beds	1,600	25	5	20	80%	1,280
Box Springs/Mattresses	1,000	25	5	20	80%	800
Bedding	1,520	10	2	8	80%	1,216
Chest of Drawers	1,660	25	5	20	80%	1,328
Night Tables	300	25	5	20	80%	240
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	200	15	2	13	87%	173
Pictures/Paintings	12,760	0	0	0	0%	12,760
TV/VCR/DVD	1,850	12	0	12	100%	1,850
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	7,195	5	2	3	60%	4,317
Women's Clothing	33,565	5	3	2	40%	13,426
Children's Clothing	120	5	2	3	60%	72
Jewelry	23,400	0	0	0	0%	23,400
Toys/Games	1,550	0	0	0	0%	1,550
Antiques	13,760	0	0	0	0%	13,760
Misc.	6,740	0	0	0	0%	6,740
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,100	10	4	6	60%	660
Tools	575	15	3	12	80%	460
Golf/Fishing Equipment	3,300	8	0	8	100%	3,300
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	350	10	5	5	50%	175
Ironing Equipment/Cleaning Supplies	200	8	2	6	75%	150
Vacuum Cleaner	650	15	3	12	80%	520
Refrigerator/Freezer	500	15	1	14	93%	467
Furniture	1,375	20	7	13	65%	894
Antiques	2,805	0	0	0	0%	2,805
Pictures	0	0	0	0	0%	0
Misc.	1,320	0	0	0	0%	1,320
BATHROOM & MISC.						
Medication/Hygiene Items	1,150	0	0	0	0%	1,150
Cosmetics/Perfumes	500	0	0	0	0%	500
Towels/Linens	410	4	2	2	50%	205
Curtains/Drapes/Rugs	1,550	15	5	10	67%	1,033
Pictures/Decorations/Mirror	1,740	0	0	0	0%	1,740
Misc.	110	0	0	0	0%	110

One-Story Home 19
LaRose, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	1,500	25	18	7	28%	420
Books	900	0	0	0	0%	900
Couch/Sofa	4,000	15	15	0	0%	0
Chairs	1,000	20	15	5	25%	250
Tables	1,600	25	25	0	0%	0
Lamps	550	15	15	0	0%	0
Curtains/Drapes	275	15	11	4	27%	73
Stereo Equipment	650	15	15	0	0%	0
Pictures/Paintings	1,200	0	0	0	0%	1,200
TV/VCR/DVD	2,550	12	2	10	83%	2,125
Records/CDs/Videos/DVDs	1,275	0	0	0	0%	1,275
Misc.	1,900	0	0	0	0%	1,900
Antiques	120	0	0	0	0%	120
Computer	900	10	3	7	70%	630
KITCHEN						
Food	275	0	0	0	0%	275
Refrigerator	1,250	15	1	14	93%	1,167
Range/Stove	0	15	0	15	100%	0
Microwave	500	11	11	0	0%	0
Tables/Chairs	2,100	15	15	0	0%	0
Dishes/Glassware	525	0	0	0	0%	525
Silverware/Utensils	500	0	0	0	0%	500
Pans/Cookware	700	20	10	10	50%	350
Small Appliances	1,230	10	7	3	30%	369
Telephone	300	25	2	23	92%	276
Dishwasher	0	10	0	10	100%	0
Misc.	265	0	0	0	0%	265
DINING ROOM						
Table/Chairs/China Cabinet	0	20	0	20	100%	0
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	1,650	25	23	2	8%	132
Box Springs/Mattresses	1,300	25	15	10	40%	520
Bedding	600	10	4	6	60%	360
Chest of Drawers	3,200	25	23	2	8%	256
Night Tables	450	25	23	2	8%	36
Lamps	150	15	11	4	27%	40
Chairs	150	20	20	0	0%	0
Curtains/Drapes	600	15	11	4	27%	160
Pictures/Paintings	460	0	0	0	0%	460
TV/VCR/DVD	0	12	0	12	100%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	7,323	5	4	1	20%	1,465
Women's Clothing	9,575	5	4	1	20%	1,915
Children's Clothing	0	5	0	5	100%	0
Jewelry	5,100	0	0	0	0%	5,100
Toys/Games	500	0	0	0	0%	500
Antiques	700	0	0	0	0%	700
Misc.	10,415	0	0	0	0%	10,415
LAUNDRY/HALL/GARAGE						
Washer/Dryer	1,000	10	9	1	10%	100
Tools	7,000	15	2	13	87%	6,067
Golf/Fishing Equipment	2,480	8	3	5	63%	1,550
Guns/Hunting Equipment	3,800	10	4	6	60%	2,280
Exercise Equipment	425	10	0	10	100%	425
Ironing Equipment/Cleaning Supplies	100	8	4	4	50%	50
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	800	15	15	0	0%	0
Furniture	5,150	20	10	10	50%	2,575
Antiques	0	0	0	0	0%	0
Pictures	500	0	0	0	0%	500
Misc.	1,365	0	0	0	0%	1,365
BATHROOM & MISC.						
Medication/Hygiene Items	625	0	0	0	0%	625
Cosmetics/Perfumes	100	0	0	0	0%	100
Towels/Linens	350	4	2	2	50%	175
Curtains/Drapes/Rugs	1,565	15	4	11	73%	1,148
Pictures/Decorations/Mirror	136	0	0	0	0%	136
Misc.	0	0	0	0	0%	0

**Two Story Home 1
Gretna, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	150	25	2	23	1	138
Books	2,600	0	0	0	0	2,600
Couch/Sofa	1,200	15	10	5	0	400
Chairs	150	20	10	10	1	75
Tables	1,050	25	10	15	1	630
Lamps	100	15	6	9	1	60
Curtains/Drapes	4,100	15	0	15	1	4,100
Stereo Equipment	400	15	10	5	0	133
Pictures/Paintings	1,250	0	0	0	0	1,250
TV/VCR/DVD	2,200	12	1	11	1	2,017
Records/CDs/Videos/DVDs	6,200	0	0	0	0	6,200
Misc.	900	0	0	0	0	900
Antiques	0	0	0	0	0	0
Computer	3,700	10	3	7	1	2,590
KITCHEN						
Food	1,475	0	0	0	0	1,475
Refrigerator	1,700	15	15	0	0	0
Range/Stove	0	15	0	15	1	0
Microwave	250	11	5	6	1	136
Tables/Chairs	1,800	15	10	5	0	600
Dishes/Glassware	800	0	0	0	0	800
Silverware/Utensils	850	0	0	0	0	850
Pans/Cookware	700	20	5	15	1	525
Small Appliances	1,100	10	2	8	1	880
Telephone	650	25	2	23	1	598
Dishwasher	0	10	4	6	1	0
Misc.	200	0	0	0	0	200
DINING ROOM						
Table/Chairs/China Cabinet	3,000	20	10	10	1	1,500
China/Crystal	1,100	0	0	0	0	1,100
Silverware	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Pictures/Paintings	0	0	0	0	0	0
Misc.	630	0	0	0	0	630
BEDROOMS						
Beds	10,500	25	5	20	1	8,400
Box Springs/Mattresses	1,700	25	1	24	1	1,632
Bedding	300	10	1	9	1	270
Chest of Drawers	800	25	15	10	0	320
Night Tables	400	25	15	10	0	160
Lamps	500	15	5	10	1	333
Chairs	50	20	10	10	1	25
Curtains/Drapes	1,000	15	5	10	1	667
Pictures/Paintings	1,400	0	0	0	0	1,400
TV/VCR/DVD	900	12	6	6	1	450
Telephone/Clock/Radio	260	25	1	24	1	250
Bookcase/Books	200	0	0	0	0	200
Men's Clothing	11,560	5	3	2	0	4,624
Women's Clothing	43,840	5	3	2	0	17,536
Children's Clothing	0	5	0	5	1	0
Jewelry	8,000	0	0	0	0	8,000
Toys/Games	2,250	0	0	0	0	2,250
Antiques	0	0	0	0	0	0
Misc.	600	0	0	0	0	600
LAUNDRY/GARAGE/HALL						
Washer/Dryer	700	10	10	0	0	0
Tools	3,400	15	10	5	0	1,133
Golf/Fishing Equipment	4,720	8	5	3	0	1,770
Guns/Hunting Equipment	0	10	0	10	1	0
Exercise Equipment	330	10	2	8	1	264
Ironing Equipment/Cleaning Supplies	200	8	5	3	0	75
Vacuum Cleaner	0	15	0	15	1	0
Refrigerator/Freezer	600	15	8	7	0	280
Furniture	360	20	5	15	1	270
Antiques	0	0	0	0	0	0
Pictures	0	0	0	0	0	0
Misc.	4,050	0	0	0	0	4,050
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	450	0	0	0	0	450
Cosmetics/Perfumes	0	0	0	0	0	0
Towels/Linens	300	4	2	2	1	150
Curtains/Drapes/Rugs	460	15	1	14	1	429
Pictures/Decorations/Mirror	50	0	0	0	0	50
Misc.	0	0	0	0	0	0
2nd FLOOR BEDROOMS						
Beds	500	25	1	24	1	480
Box Springs/Mattresses	500	25	1	24	1	480
Bedding	600	10	1	9	1	540
Chest of Drawers	0	25	0	25	1	0
Night Tables	500	25	1	24	1	480
Lamps	150	15	1	14	1	140
Chairs	200	20	1	19	1	190
Curtains/Drapes	600	15	1	14	1	560
Pictures/Paintings	100	0	0	0	0	100
TV/VCR/DVD	950	12	6	6	1	475
Stereo	300	15	1	14	1	280
Records/CDs/Videos/DVDs	3,625	0	0	0	0	3,625
Telephone/Clock/Radio	50	25	1	24	1	48
Bookcase/Books	0	0	0	0	0	0
Men's Clothing	0	5	0	5	1	0
Women's Clothing	0	5	0	5	1	0
Children's Clothing	0	5	0	5	1	0
Jewelry	0	0	0	0	0	0
Toys/Games	0	0	0	0	0	0
Antiques	0	0	0	0	0	0
Computer	3,800	10	1	9	1	3,420
Misc.	550	0	0	0	0	550
Guns/Hunting Equipment	0	10	0	10	1	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	200	0	0	0	0	200
Cosmetics/Perfumes	0	0	0	0	0	0
Towels/Linens	75	4	1	3	1	56
Curtains/Drapes/Rugs	0	15	0	15	1	0
Pictures/Decorations/Mirror	0	0	0	0	0	0
Misc.	0	0	0	0	0	0

Two-Story Home 2
Lockport, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	80	25	3	22	88%	70
Books	75	0	0	0	0%	75
Couch/Sofa	2,000	15	5	10	67%	1,333
Chairs	600	20	3	17	85%	510
Tables	150	25	5	20	80%	120
Lamps	500	15	10	5	33%	167
Curtains/Drapes	1,600	15	5	10	67%	1,067
Stereo Equipment	450	15	3	12	80%	360
Pictures/Paintings	1,770	0	0	0	0%	1,770
TV/VCR/DVD	1,050	12	5	7	58%	613
Records/CDs/Videos/DVDs	1,785	0	0	0	0%	1,785
Misc.	5,850	0	0	0	0%	5,850
Antiques	1,650	0	0	0	0%	1,650
Computer	0	10	0	10	100%	0
KITCHEN						
Food	1,550	0	0	0	0%	1,550
Refrigerator	800	15	15	0	0%	0
Range/Stove	950	15	2	13	87%	823
Microwave	120	11	1	10	91%	109
Tables/Chairs	200	15	4	11	73%	147
Dishes/Glassware	300	0	0	0	0%	300
Silverware/Utensils	500	0	0	0	0%	500
Pans/Cookware	1,200	20	10	10	50%	600
Small Appliances	520	10	2	8	80%	416
Telephone	190	25	5	20	80%	152
Dishwasher	850	10	1	9	90%	765
Misc.	450	0	0	0	0%	450
DINING ROOM						
Table/Chairs/China Cabinet	2,750	20	15	5	25%	688
China/Crystal	3,040	0	0	0	0%	3,040
Silverware	350	0	0	0	0%	350
Antiques	1,650	0	0	0	0%	1,650
Pictures/Paintings	450	0	0	0	0%	450
Misc.	320	0	0	0	0%	320
BEDROOMS						
Beds	1,200	25	5	20	80%	960
Box Springs/Mattresses	1,200	25	5	20	80%	960
Bedding	300	10	3	7	70%	210
Chest of Drawers	800	25	5	20	80%	640
Night Tables	375	25	5	20	80%	300
Lamps	180	15	5	10	67%	120
Chairs	500	20	5	15	75%	375
Curtains/Drapes	300	15	5	10	67%	200
Pictures/Paintings	1,260	0	0	0	0%	1,260
TV/VCR/DVD	370	12	5	7	58%	216
Telephone/Clock/Radio	75	25	5	20	80%	60
Bookcase/Books	2,000	0	0	0	0%	2,000
Men's Clothing	8,085	5	2	3	60%	4,851
Women's Clothing	14,515	5	2	3	60%	8,709
Children's Clothing	400	5	1	4	80%	320
Jewelry	28,200	0	0	0	0%	28,200
Toys/Games	0	0	0	0	0%	0
Antiques	200	0	0	0	0%	200
Misc.	265	0	0	0	0%	265
LAUNDRY/GARAGE/HALL						
Washer/Dryer	900	10	1	9	90%	810
Tools	2,130	15	4	11	73%	1,562
Golf/Fishing Equipment	1,100	8	3	5	63%	688
Guns/Hunting Equipment	15,560	10	3	7	70%	10,892
Exercise Equipment	7,425	10	1	9	90%	6,683
Ironing Equipment/Cleaning Supplies	900	8	5	3	38%	338
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	960	15	5	10	67%	640
Furniture	1,350	20	5	15	75%	1,013
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	6,065	0	0	0	0%	6,065
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	250	0	0	0	0%	250
Cosmetics/Perfumes	450	0	0	0	0%	450
Towels/Linens	600	4	3	1	25%	150
Curtains/Drapes/Rugs	230	15	2	13	87%	199
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	140	0	0	0	0%	140
2nd FLOOR BEDROOMS						
Beds	700	25	25	0	0%	0
Box Springs/Mattresses	300	25	5	20	80%	240
Bedding	250	10	2	8	80%	200
Chest of Drawers	525	25	25	0	0%	0
Night Tables	700	25	25	0	0%	0
Lamps	80	15	5	10	67%	53
Chairs	500	20	10	10	50%	250
Curtains/Drapes	900	15	3	12	80%	720
Pictures/Paintings	2,050	0	0	0	0%	2,050
TV/VCR/DVD	1,300	12	5	7	58%	758
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	4,300	0	8	-8	0%	4,300
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	930	5	2	3	60%	558
Jewelry	0	0	0	0	0%	0
Toys/Games	180	0	0	0	0%	180
Antiques	3,000	0	0	0	0%	3,000
Computer	2,300	10	2	8	80%	1,840
Misc.	16,360	0	0	0	0%	16,360
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	25	0	0	0	0%	25
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	80	4	3	1	25%	20
Curtains/Drapes/Rugs	75	15	3	12	80%	60
Pictures/Decorations/Mirror	60	0	0	0	0%	60
Misc.	0	0	0	0	0%	0

**Two Story Home 3
Lockport, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	90	25	5	20	0.8	72
Books	75	0	0	0	0%	75
Couch/Sofa	1,100	15	5	10	67%	733
Chairs	2,350	20	5	15	75%	1,763
Tables	170	25	5	20	80%	136
Lamps	200	15	5	10	67%	133
Curtains/Drapes	0	15	0	15	100%	0
Stereo Equipment	1,200	15	5	10	67%	800
Pictures/Paintings	840	0	0	0	0%	840
TV/VCR/DVD	1,665	12	5	7	58%	971
Records/CDs/Videos/DVDs	9,731	0	0	0	0%	9,731
Misc.	1,000	0	0	0	0%	1,000
Antiques	3,675	0	0	0	0%	3,675
Computer	1,875	10	2	8	80%	1,500
KITCHEN						
Food	528	0	0	0	0%	528
Refrigerator	950	15	5	10	67%	633
Range/Stove	600	15	5	10	67%	400
Microwave	0	11	0	11	100%	0
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	1,685	0	0	0	0%	1,685
Silverware/Utensils	45	0	0	0	0%	45
Pans/Cookware	600	20	5	15	75%	450
Small Appliances	960	10	5	5	50%	480
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	62	0	0	0	0%	62
DINING ROOM						
Table/Chairs/China Cabinet	0	20	0	20	100%	0
China/Crystal	800	0	0	0	0%	800
Silverware	400	0	0	0	0%	400
Antiques	300	0	0	0	0%	300
Pictures/Paintings	0	0	0	0	0%	0
Misc.	20	0	0	0	0%	20
BEDROOMS						
Beds	3,600	25	5	20	80%	2,880
Box Springs/Mattresses	1,400	25	5	20	80%	1,120
Bedding	1,280	10	3	7	70%	896
Chest of Drawers	1,000	25	5	20	80%	800
Night Tables	0	25	0	25	100%	0
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	80	12	5	7	58%	47
Telephone/Clock/Radio	275	25	3	22	88%	242
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	7,109	5	3	2	40%	2,844
Women's Clothing	9,415	5	2	3	60%	5,649
Children's Clothing	6,850	5	2	3	60%	4,110
Jewelry	5,020	0	0	0	0%	5,020
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	600	10	5	5	50%	300
Tools	3,310	15	5	10	67%	2,207
Golf/Fishing Equipment	4,820	8	5	3	38%	1,808
Guns/Hunting Equipment	2,433	10	10	0	0%	0
Exercise Equipment	300	10	5	5	50%	150
Ironing Equipment/Cleaning Supplies	50	8	5	3	38%	19
Vacuum Cleaner	40	15	5	10	67%	27
Refrigerator/Freezer	0	15	0	15	100%	0
Furniture	232	20	10	10	50%	116
Antiques	250	0	0	0	0%	250
Pictures	0	0	0	0	0%	0
Misc.	1,984	0	0	0	0%	1,984
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	325	0	0	0	0%	325
Cosmetics/Perfumes	274	0	0	0	0%	274
Towels/Linens	145	4	2	2	50%	73
Curtains/Drapes/Rugs	125	15	5	10	67%	83
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	350	0	0	0	0%	350
2nd FLOOR BEDROOMS						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	0	25	0	25	100%	0
Bedding	0	10	0	10	100%	0
Chest of Drawers	0	25	0	25	100%	0
Night Tables	0	25	0	25	100%	0
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	0	12	0	12	100%	0
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	800	0	0	0	0%	800
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	640	0	0	0	0%	640
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	3,390	0	0	0	0%	3,390
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	2,500	15	5	15	100%	2,500
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

Two Story Home 4
Des Allemandes, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	1,300	25	4	21	0.84	1,092
Books	4,220	0	0	0	0%	4,220
Couch/Sofa	1,800	15	3	12	80%	1,440
Chairs	550	20	4	16	80%	440
Tables	600	25	4	21	84%	504
Lamps	120	15	4	11	73%	88
Curtains/Drapes	270	15	4	11	73%	198
Stereo Equipment	1,625	15	4	11	73%	1,192
Pictures/Paintings	510	0	0	0	0%	510
TV/VCR/DVD	2,100	12	4	8	67%	1,400
Records/CDs/Videos/DVDs	8,900	0	0	0	0%	8,900
Misc.	3,770	0	0	0	0%	3,770
Antiques	400	0	0	0	0%	400
Computer	2,000	10	2	8	80%	1,600
KITCHEN						
Food	1,350	0	0	0	0%	1,350
Refrigerator	2,400	15	4	11	73%	1,760
Range/Stove	0	15	0	15	100%	0
Microwave	0	11	0	11	100%	0
Tables/Chairs	900	15	4	11	73%	660
Dishes/Glassware	350	0	0	0	0%	350
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	600	20	3	17	85%	510
Small Appliances	510	10	3	7	70%	357
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	550	0	0	0	0%	550
DINING ROOM						
Table/Chairs/China Cabinet	500	20	4	16	80%	400
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	880	0	0	0	0%	880
Misc.	950	0	0	0	0%	950
BEDROOMS						
Beds	550	25	8	17	68%	374
Box Springs/Mattresses	1,300	25	3	22	88%	1,144
Bedding	500	10	1	9	90%	450
Chest of Drawers	2,575	25	4	21	84%	2,163
Night Tables	300	25	4	21	84%	252
Lamps	160	15	4	11	73%	117
Chairs	40	20	1	19	95%	38
Curtains/Drapes	200	15	1	14	93%	187
Pictures/Paintings	2,380	0	0	0	0%	2,380
TV/VCR/DVD	600	12	1	11	92%	550
Telephone/Clock/Radio	300	25	2	23	92%	276
Bookcase/Books	100	0	0	0	0%	100
Men's Clothing	6,880	5	3	2	40%	2,752
Women's Clothing	15,445	5	2	3	60%	9,267
Children's Clothing	2,715	5	1	4	80%	2,172
Jewelry	2,200	0	0	0	0%	2,200
Toys/Games	1,125	0	0	0	0%	1,125
Antiques	900	0	0	0	0%	900
Misc.	1,480	0	0	0	0%	1,480
LAUNDRY/GARAGE HALL						
Washer/Dryer	1,000	10	4	6	60%	600
Tools	11,200	15	3	12	80%	8,960
Golf/Fishing Equipment	2,460	8	4	4	50%	1,230
Guns/Hunting Equipment	5,800	10	0	10	100%	5,800
Exercise Equipment	750	10	3	7	70%	525
Ironing Equipment/Cleaning Supplies	0	8	4	4	50%	0
Vacuum Cleaner	1,700	15	3	12	80%	1,360
Refrigerator/Freezer	1,800	15	2	13	87%	1,560
Furniture	0	20	5	15	75%	0
Antiques	1,200	0	0	0	0%	1,200
Pictures	0	0	0	0	0%	0
Misc.	6,420	0	0	0	0%	6,420
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	300	0	0	0	0%	300
Cosmetics/Perfumes	800	0	0	0	0%	800
Towels/Linens	540	4	2	2	50%	270
Curtains/Drapes/Rugs	5	15	5	10	67%	3
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	250	0	0	0	0%	250
2nd FLOOR BEDROOMS						
Beds	100	25	6	19	76%	76
Box Springs/Mattresses	200	25	6	19	76%	152
Bedding	50	10	1	9	90%	45
Chest of Drawers	50	25	5	20	80%	40
Night Tables	10	25	1	24	96%	10
Lamps	30	15	1	14	93%	28
Chairs	150	20	10	10	50%	75
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	150	12	1	11	92%	138
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	350	0	0	0	0%	350
Men's Clothing	0	5	3	2	40%	0
Women's Clothing	5,182	5	2	3	60%	3,109
Children's Clothing	0	5	0	5	100%	0
Jewelry	150	0	0	0	0%	150
Toys/Games	250	0	0	0	0%	250
Antiques	700	0	0	0	0%	700
Computer	0	10	0	10	100%	0
Misc.	1,400	0	0	0	0%	1,400
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Two Story Home 5
Metairie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	0	25	100%	0
Books	0	0	0	0	0%	0
Couch/Sofa	1,200	15	10	5	33%	400
Chairs	1,200	20	10	10	50%	600
Tables	350	25	10	15	60%	210
Lamps	100	15	10	5	33%	33
Curtains/Drapes	650	15	9	6	40%	260
Stereo Equipment	1,000	15	10	5	33%	333
Pictures/Paintings	1,550	0	0	0	0%	1,550
TV/VCR/DVD	900	12	12	0	0%	0
Records/CDs/Videos/DVDs	700	0	0	0	0%	700
Misc.	0	0	0	0	0%	0
Antiques	2,055	0	0	0	0%	2,055
Computer	2,900	10	3	7	70%	2,030
KITCHEN						
Food	820	0	0	0	0%	820
Refrigerator	1,300	15	9	6	40%	520
Range/Stove	0	15	0	15	100%	0
Microwave	250	11	2	9	82%	205
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	457	0	0	0	0%	457
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	840	20	5	15	75%	630
Small Appliances	1,270	10	5	5	50%	635
Telephone	150	25	5	20	80%	120
Dishwasher	0	10	0	10	100%	0
Misc.	250	0	0	0	0%	250
DINING ROOM						
Table/Chairs/China Cabinet	500	20	4	16	80%	400
China/Crystal	7,360	0	0	0	0%	7,360
Silverware	1,900	0	0	0	0%	1,900
Antiques	3,875	0	0	0	0%	3,875
Pictures/Paintings	920	0	0	0	0%	920
Misc.	627	0	0	0	0%	627
BEDROOMS						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	300	25	6	19	76%	228
Bedding	200	10	3	7	70%	140
Chest of Drawers	1,500	25	10	15	60%	900
Night Tables	150	25	4	21	84%	126
Lamps	300	15	0	15	100%	300
Chairs	50	20	20	0	0%	0
Curtains/Drapes	500	15	9	6	40%	200
Pictures/Paintings	300	0	0	0	0%	300
TV/VCR/DVD	0	12	0	12	100%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	2,700	0	0	0	0%	2,700
Men's Clothing	6,262	5	2	3	60%	3,757
Women's Clothing	5,755	5	3	2	40%	2,302
Children's Clothing	0	5	0	5	100%	0
Jewelry	2,850	0	0	0	0%	2,850
Toys/Games	1,150	0	0	0	0%	1,150
Antiques	2,500	0	0	0	0%	2,500
Misc.	260	0	0	0	0%	260
LAUNDRY/GARAGE/HALL						
Washer/Dryer	800	10	9	1	10%	80
Tools	2,000	15	5	10	67%	1,333
Golf/Fishing Equipment	2,050	8	8	0	0%	0
Guns/Hunting Equipment	800	10	10	0	0%	0
Exercise Equipment	2,300	10	4	6	60%	1,380
Ironing Equipment/Cleaning Supplies	100	8	1	7	88%	88
Vacuum Cleaner	650	15	2	13	87%	563
Refrigerator/Freezer	400	15	5	10	67%	267
Furniture	125	20	10	10	50%	63
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	2,325	0	0	0	0%	2,325
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	570	0	0	0	0%	570
Cosmetics/Perfumes	250	0	0	0	0%	250
Towels/Linens	300	4	2	2	50%	150
Curtains/Drapes/Rugs	350	15	5	10	67%	233
Pictures/Decorations/Mirror	850	0	0	0	0%	850
Misc.	75	0	0	0	0%	75
2nd FLOOR BEDROOMS						
Beds	2,100	25	5	20	80%	1,680
Box Springs/Mattresses	2,300	25	5	20	80%	1,840
Bedding	1,070	10	10	0	0%	0
Chest of Drawers	1,600	25	9	16	64%	1,024
Night Tables	1,400	25	7	18	72%	1,008
Lamps	175	15	5	10	67%	117
Chairs	970	20	10	10	50%	485
Curtains/Drapes	1,200	15	5	10	67%	800
Pictures/Paintings	1,900	0	0	0	0%	1,900
TV/VCR/DVD	250	12	5	7	58%	146
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	100	25	5	20	80%	80
Bookcase/Books	1,100	0	0	0	0%	1,100
Men's Clothing	720	5	5	0	0%	0
Women's Clothing	2,390	5	5	0	0%	0
Children's Clothing	6,542	5	2	3	60%	3,925
Jewelry	0	0	0	0	0%	0
Toys/Games	500	0	0	0	0%	500
Antiques	2,350	0	0	0	0%	2,350
Computer	0	10	0	10	100%	0
Misc.	1,870	0	0	0	0%	1,870
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	20	0	0	0	0%	20
Towels/Linens	150	4	2	2	50%	75
Curtains/Drapes/Rugs	100	15	5	10	67%	67
Pictures/Decorations/Mirror	350	0	0	0	0%	350
Misc.	0	0	0	0	0%	0

**Two Story Home 6
Gheens, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	325	25	10	15	60%	195
Books	1,600	0	0	0	0%	1,600
Couch/Sofa	3,300	15	5	10	67%	2,200
Chairs	1,400	20	4	16	80%	1,120
Tables	300	25	10	15	60%	180
Lamps	125	15	6	9	60%	75
Curtains/Drapes	400	15	7	8	53%	213
Stereo Equipment	500	15	8	7	47%	233
Pictures/Paintings	750	0	0	0	0%	750
TV/VCR/DVD	450	12	5	7	58%	263
Records/CDs/Videos/DVDs	750	0	0	0	0%	750
Misc.	500	0	0	0	0%	500
Antiques	650	0	0	0	0%	650
Computer	2,200	10	3	7	70%	1,540
KITCHEN						
Food	215	0	0	0	0%	215
Refrigerator	700	15	5	10	67%	467
Range/Stove	500	15	7	8	53%	267
Microwave	100	11	3	8	73%	73
Tables/Chairs	280	15	2	13	87%	243
Dishes/Glassware	550	0	0	0	0%	550
Silverware/Utensils	350	0	0	0	0%	350
Pans/Cookware	150	20	2	18	90%	135
Small Appliances	180	10	1	9	90%	162
Telephone	0	25	0	25	100%	0
Dishwasher	400	10	5	5	50%	200
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	250	20	10	10	50%	125
China/Crystal	400	0	0	0	0%	400
Silverware	0	0	0	0	0%	0
Antiques	2,350	0	0	0	0%	2,350
Pictures/Paintings	150	0	0	0	0%	150
Misc.	350	0	0	0	0%	350
BEDROOMS						
Beds	700	25	10	15	60%	420
Box Springs/Mattresses	1,300	25	8	17	68%	884
Bedding	1,600	10	5	5	50%	800
Chest of Drawers	450	25	15	10	40%	180
Night Tables	510	25	15	10	40%	204
Lamps	70	15	6	9	60%	42
Chairs	280	20	8	12	60%	168
Curtains/Drapes	250	15	10	5	33%	83
Pictures/Paintings	190	0	0	0	0%	190
TV/VCR/DVD	0	12	4	8	67%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	500	0	0	0	0%	500
Men's Clothing	2,235	5	2	3	60%	1,341
Women's Clothing	2,445	5	2	3	60%	1,467
Children's Clothing	3,680	5	2	3	60%	2,208
Jewelry	1,300	0	0	0	0%	1,300
Toys/Games	1,015	0	0	0	0%	1,015
Antiques	0	0	0	0	0%	0
Misc.	350	0	0	0	0%	350
LAUNDRY/GARAGE/HALL						
Washer/Dryer	600	10	10	0	0%	0
Tools	4,125	15	8	7	47%	1,925
Golf/Fishing Equipment	200	8	5	3	38%	75
Guns/Hunting Equipment	0	10	4	6	60%	0
Exercise Equipment	210	10	3	7	70%	147
Ironing Equipment/Cleaning Supplies	75	8	4	4	50%	38
Vacuum Cleaner	120	15	5	10	67%	80
Refrigerator/Freezer	450	15	13	2	13%	60
Furniture	465	20	10	10	50%	233
Antiques	1,000	0	0	0	0%	1,000
Pictures	0	0	0	0	0%	0
Misc.	430	0	0	0	0%	430
BEDROOMS & MISC. ITEMS						
Medication/Hygiene Items	200	0	0	0	0%	200
Cosmetics/Perfumes	150	0	0	0	0%	150
Towels/Linens	100	4	2	2	50%	50
Curtains/Drapes/Rugs	145	15	10	5	33%	48
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	300	0	0	0	0%	300
2nd FLOOR BEDROOMS						
Beds	500	25	10	15	60%	300
Box Springs/Mattresses	450	25	10	15	60%	270
Bedding	200	10	5	5	50%	100
Chest of Drawers	300	25	8	17	68%	204
Night Tables	700	25	4	21	84%	588
Lamps	50	15	5	10	67%	33
Chairs	20	20	5	15	75%	15
Curtains/Drapes	120	15	3	12	80%	96
Pictures/Paintings	325	0	0	0	0%	325
TV/VCR/DVD	600	12	7	5	42%	250
Stereo	200	15	5	10	67%	133
Records/CDs/Videos/DVDs	1,425	0	0	0	0%	1,425
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	760	0	0	0	0%	760
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	520	0	0	0	0%	520
Antiques	0	0	0	0	0%	0
Computer	1,900	10	5	5	50%	950
Misc.	500	0	0	0	0%	500
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	2	2	50%	0
Curtains/Drapes/Rugs	140	15	5	10	67%	93
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Two Story Home 7
Gheens, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	1,030	25	10	15	60%	618
Books	1,500	0	0	0	0%	1,500
Couch/Sofa	6,000	15	6	9	60%	3,600
Chairs	400	20	8	12	60%	240
Tables	1,300	25	8	17	68%	884
Lamps	220	15	5	10	67%	147
Curtains/Drapes	3,600	15	5	10	67%	2,400
Stereo Equipment	280	15	4	11	73%	205
Pictures/Paintings	8,900	0	0	0	0%	8,900
TV/VCR/DVD	3,400	12	6	6	50%	1,700
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Misc.	1,710	0	0	0	0%	1,710
Antiques	500	0	0	0	0%	500
Computer	0	10	4	6	60%	0
KITCHEN						
Food	1,450	0	0	0	0%	1,450
Refrigerator	700	15	5	10	67%	467
Range/Stove	600	15	6	9	60%	360
Microwave	125	11	2	9	82%	102
Tables/Chairs	0	15	5	10	67%	0
Dishes/Glassware	80	0	0	0	0%	80
Silverware/Utensils	350	0	0	0	0%	350
Pans/Cookware	600	20	5	15	75%	450
Small Appliances	280	10	3	7	70%	196
Telephone	0	25	7	18	72%	0
Dishwasher	0	10	3	7	70%	0
Misc.	70	0	0	0	0%	70
DINING ROOM						
Table/Chairs/China Cabinet	7,385	20	7	13	65%	4,800
China/Crystal	350	0	0	0	0%	350
Silverware	0	0	0	0	0%	0
Antiques	2,500	0	0	0	0%	2,500
Pictures/Paintings	150	0	0	0	0%	150
Misc.	150	0	0	0	0%	150
BEDROOMS						
Beds	7,700	25	8	17	68%	5,236
Box Springs/Mattresses	300	25	8	17	68%	204
Bedding	100	10	3	7	70%	70
Chest of Drawers	1,010	25	7	18	72%	727
Night Tables	410	25	7	18	72%	295
Lamps	0	15	0	15	100%	0
Chairs	300	20	6	14	70%	210
Curtains/Drapes	500	15	5	10	67%	333
Pictures/Paintings	250	0	0	0	0%	250
TV/VCR/DVD	740	12	4	8	67%	493
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	10,280	5	2	3	60%	6,168
Women's Clothing	8,755	5	2	3	60%	5,253
Children's Clothing	0	5	0	5	100%	0
Jewelry	500	0	0	0	0%	500
Toys/Games	0	0	0	0	0%	0
Antiques	250	0	0	0	0%	250
Misc.	1,600	0	0	0	0%	1,600
LAUNDRY/GARAGE/HALL						
Washer/Dryer	1,250	10	3	7	70%	875
Tools	1,400	15	5	10	67%	933
Golf/Fishing Equipment	3,100	8	2	6	75%	2,325
Guns/Hunting Equipment	6,500	10	3	7	70%	4,550
Exercise Equipment	1,600	10	3	7	70%	1,120
Ironing Equipment/Cleaning Supplies	100	8	2	6	75%	75
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	1,700	15	5	10	67%	1,133
Furniture	0	20	5	15	75%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	7,000	0	0	0	0%	7,000
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	480	0	0	0	0%	480
Cosmetics/Perfumes	200	0	0	0	0%	200
Towels/Linens	400	4	2	2	50%	200
Curtains/Drapes/Rugs	1,513	15	5	10	67%	1,009
Pictures/Decorations/Mirror	650	0	0	0	0%	650
Misc.	60	0	0	0	0%	60
2nd FLOOR BEDROOMS						
Beds	500	25	8	17	68%	340
Box Springs/Mattresses	300	25	8	17	68%	204
Bedding	330	10	3	7	70%	231
Chest of Drawers	0	25	0	25	100%	0
Night Tables	210	25	7	18	72%	151
Lamps	30	15	5	10	67%	20
Chairs	200	20	3	17	85%	170
Curtains/Drapes	480	15	5	10	67%	320
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	0	12	0	12	100%	0
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	2,500	0	0	0	0%	2,500
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	1,500	5	2	3	60%	900
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	400	0	0	0	0%	400
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	150	4	2	2	50%	75
Curtains/Drapes/Rugs	110	15	5	10	67%	73
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Two Story Home 8
Gheens, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	250	25	7	18	72%	180
Books	750	0	0	0	0%	750
Couch/Sofa	465	15	6	9	60%	279
Chairs	500	20	7	13	65%	325
Tables	125	25	8	17	68%	85
Lamps	0	15	0	15	100%	0
Curtains/Drapes	200	15	5	10	67%	133
Stereo Equipment	530	15	4	11	73%	389
Pictures/Paintings	30	0	0	0	0%	30
TV/VCR/DVD	2,560	12	8	4	33%	853
Records/CDs/Videos/DVDs	1,350	0	0	0	0%	1,350
Misc.	820	0	0	0	0%	820
Antiques	0	0	0	0	0%	0
Computer	1,650	10	3	7	70%	1,155
KITCHEN						
Food	250	0	0	0	0%	250
Refrigerator	800	15	5	10	67%	533
Range/Stove	1,500	15	4	11	73%	1,100
Microwave	75	11	3	8	73%	55
Tables/Chairs	425	15	4	11	73%	312
Dishes/Glassware	255	0	0	0	0%	255
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	250	20	3	17	85%	213
Small Appliances	460	10	7	3	30%	138
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	2,620	20	6	14	70%	1,834
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	470	0	0	0	0%	470
Misc.	230	0	0	0	0%	230
BEDROOMS						
Beds	4,800	25	12	13	52%	2,496
Box Springs/Mattresses	1,450	25	10	15	60%	870
Bedding	750	10	5	5	50%	375
Chest of Drawers	550	25	5	20	80%	440
Night Tables	50	25	3	22	88%	44
Lamps	0	15	0	15	100%	0
Chairs	60	20	15	5	25%	15
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	75	0	0	0	0%	75
TV/VCR/DVD	555	12	5	7	58%	324
Telephone/Clock/Radio	190	25	3	22	88%	167
Bookcase/Books	1,500	0	0	0	0%	1,500
Men's Clothing	1,500	5	2	3	60%	900
Women's Clothing	990	5	2	3	60%	594
Children's Clothing	985	5	2	3	60%	591
Jewelry	9,600	0	0	0	0%	9,600
Toys/Games	50	0	0	0	0%	50
Antiques	0	0	0	0	0%	0
Misc.	225	0	0	0	0%	225
LAUNDRY/GARAGE/HALL						
Washer/Dryer	800	10	7	3	30%	240
Tools	640	15	5	10	67%	427
Golf/Fishing Equipment	375	8	2	6	75%	281
Guns/Hunting Equipment	3,705	10	5	5	50%	1,853
Exercise Equipment	300	10	4	6	60%	180
Ironing Equipment/Cleaning Supplies	50	8	3	5	63%	31
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	500	15	2	13	87%	433
Furniture	770	20	11	9	45%	347
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	375	0	0	0	0%	375
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	70	0	0	0	0%	70
Cosmetics/Perfumes	50	0	0	0	0%	50
Towels/Linens	175	4	2	2	50%	88
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
2nd FLOOR BEDROOMS						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	0	25	0	25	100%	0
Bedding	0	10	0	10	100%	0
Chest of Drawers	0	25	0	25	100%	0
Night Tables	0	25	0	25	100%	0
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	0	12	0	12	100%	0
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Two Story Home 9
Matthews, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	750	25	10	15	60%	450
Books	100	0	0	0	0%	100
Couch/Sofa	800	15	6	9	60%	480
Chairs	480	20	6	14	70%	336
Tables	930	25	7	18	72%	670
Lamps	50	15	5	10	67%	33
Curtains/Drapes	30	15	4	11	73%	22
Stereo Equipment	50	15	11	4	27%	13
Pictures/Paintings	125	0	0	0	0%	125
TV/VCR/DVD	795	12	6	6	50%	398
Records/CDs/Videos/DVDs	150	0	0	0	0%	150
Misc.	0	0	0	0	0%	0
Antiques	1,200	0	0	0	0%	1,200
Computer	1,780	10	5	5	50%	890
KITCHEN						
Food	280	0	0	0	0%	280
Refrigerator	1,600	15	5	10	67%	1,067
Range/Stove	2,200	15	6	9	60%	1,320
Microwave	150	11	7	4	36%	55
Tables/Chairs	350	15	3	12	80%	280
Dishes/Glassware	600	0	0	0	0%	600
Silverware/Utensils	250	0	0	0	0%	250
Pans/Cookware	200	20	6	14	70%	140
Small Appliances	280	10	5	5	50%	140
Telephone	0	25	0	25	100%	0
Dishwasher	600	10	2	8	80%	480
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	1,950	20	5	15	75%	1,463
China/Crystal	725	0	0	0	0%	725
Silverware	150	0	0	0	0%	150
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	100	25	10	15	60%	60
Box Springs/Mattresses	450	25	5	20	80%	360
Bedding	200	10	5	5	50%	100
Chest of Drawers	550	25	4	21	84%	462
Night Tables	550	25	3	22	88%	484
Lamps	15	15	6	9	60%	9
Chairs	400	20	4	16	80%	320
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	60	0	0	0	0%	60
TV/VCR/DVD	300	12	6	6	50%	150
Telephone/Clock/Radio	30	25	12	13	52%	16
Bookcase/Books	500	0	0	0	0%	500
Men's Clothing	625	5	2	3	60%	375
Women's Clothing	930	5	2	3	60%	558
Children's Clothing	0	5	0	5	100%	0
Jewelry	700	0	0	0	0%	700
Toys/Games	200	0	0	0	0%	200
Antiques	0	0	0	0	0%	0
Misc.	130	0	0	0	0%	130
LAUNDRY/GARAGE/HALL						
Washer/Dryer	750	10	5	5	50%	375
Tools	1,360	15	7	8	53%	725
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	80	8	4	4	50%	40
Vacuum Cleaner	300	15	7	8	53%	160
Refrigerator/Freezer	0	15	0	15	100%	0
Furniture	850	20	10	10	50%	425
Antiques	800	0	0	0	0%	800
Pictures	0	0	0	0	0%	0
Misc.	210	0	0	0	0%	210
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	70	0	0	0	0%	70
Cosmetics/Perfumes	25	0	0	0	0%	25
Towels/Linens	140	4	2	2	50%	70
Curtains/Drapes/Rugs	60	15	7	8	53%	32
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	50	0	0	0	0%	50
2nd FLOOR BEDROOMS						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	350	25	10	15	60%	210
Bedding	0	10	0	10	100%	0
Chest of Drawers	0	25	0	25	100%	0
Night Tables	85	25	10	15	60%	51
Lamps	0	15	0	15	100%	0
Chairs	10	20	5	15	75%	8
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	125	12	6	6	50%	63
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	475	0	5	-5	0%	475
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	600	0	0	0	0%	600
Computer	0	10	0	10	100%	0
Misc.	15,000	0	0	0	0%	15,000
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	10	0	0	0	0%	10
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	25	4	2	2	50%	13
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	300	0	0	0	0%	300

Two Story Home 10
Edgard, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	0	25	100%	0
Books	3,000	0	0	0	0%	3,000
Couch/Sofa	3,000	15	10	5	33%	1,000
Chairs	1,200	20	5	15	75%	900
Tables	300	25	20	5	20%	60
Lamps	100	15	5	10	67%	67
Curtains/Drapes	340	15	5	10	67%	227
Stereo Equipment	800	15	4	11	73%	587
Pictures/Paintings	1,250	0	0	0	0%	1,250
TV/VCR/DVD	1,550	12	5	7	58%	904
Records/CDs/Videos/DVDs	2,350	0	0	0	0%	2,350
Misc.	3,580	0	0	0	0%	3,580
Antiques	1,300	0	0	0	0%	1,300
Computer	0	10	0	10	100%	0
KITCHEN						
Food	1,430	0	0	0	0%	1,430
Refrigerator	2,000	15	2	13	87%	1,733
Range/Stove	700	15	1	14	93%	653
Microwave	550	11	1	10	91%	500
Tables/Chairs	150	15	10	5	33%	50
Dishes/Glassware	700	0	0	0	0%	700
Silverware/Utensils	650	0	0	0	0%	650
Pans/Cookware	600	20	20	0	0%	0
Small Appliances	3,800	10	5	5	50%	1,900
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	650	0	0	0	0%	650
DINING ROOM						
Table/Chairs/China Cabinet	3,225	20	16	4	20%	645
China/Crystal	470	0	0	0	0%	470
Silverware	0	0	0	0	0%	0
Antiques	50	0	0	0	0%	50
Pictures/Paintings	100	0	0	0	0%	100
Misc.	180	0	0	0	0%	180
BEDROOMS						
Beds	1,000	25	20	5	20%	200
Box Springs/Mattresses	1,500	25	10	15	60%	900
Bedding	1,400	10	5	5	50%	700
Chest of Drawers	1,600	25	20	5	20%	320
Night Tables	400	25	4	21	84%	336
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	100	15	10	5	33%	33
Pictures/Paintings	60	0	0	0	0%	60
TV/VCR/DVD	450	12	3	9	75%	338
Telephone/Clock/Radio	230	25	3	22	88%	202
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	9,160	5	4	1	20%	1,832
Women's Clothing	18,170	5	3	2	40%	7,268
Children's Clothing	5,200	5	2	3	60%	3,120
Jewelry	47,000	0	0	0	0%	47,000
Toys/Games	0	0	0	0	0%	0
Antiques	400	0	0	0	0%	400
Misc.	100	0	0	0	0%	100
LAUNDRY/GARAGE/HALL						
Washer/Dryer	850	10	10	0	0%	0
Tools	2,400	15	10	5	33%	800
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	2,200	10	2	8	80%	1,760
Ironing Equipment/Cleaning Supplies	185	8	8	0	0%	0
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	800	15	15	0	0%	0
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	100	0	0	0	0%	100
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	1,310	0	0	0	0%	1,310
Cosmetics/Perfumes	2,500	0	0	0	0%	2,500
Towels/Linens	185	4	2	2	50%	93
Curtains/Drapes/Rugs	20	15	5	10	67%	13
Pictures/Decorations/Mirror	300	0	0	0	0%	300
Misc.	240	0	0	0	0%	240
2nd FLOOR BEDROOMS						
Beds	5,500	25	20	5	20%	1,100
Box Springs/Mattresses	3,000	25	10	15	60%	1,800
Bedding	600	10	5	5	50%	300
Chest of Drawers	1,900	25	20	5	20%	380
Night Tables	100	25	4	21	84%	84
Lamps	0	15	0	15	100%	0
Chairs	0	20	0	20	100%	0
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	800	12	3	9	75%	600
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	200	25	3	22	88%	176
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	7,020	5	3	2	40%	2,808
Women's Clothing	32,500	5	3	2	40%	13,000
Children's Clothing	540	5	3	2	40%	216
Jewelry	500	0	0	0	0%	500
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	50	0	0	0	0%	50
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	70	0	0	0	0%	70

**Two Story Home 11
Lockport, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	800	25	10	15	60%	480
Books	2,175	0	0	0	0%	2,175
Couch/Sofa	950	15	3	12	80%	760
Chairs	2,900	20	3	17	85%	2,465
Tables	780	25	3	22	88%	686
Lamps	150	15	3	12	80%	120
Curtains/Drapes	50	15	5	10	67%	33
Stereo Equipment	250	15	2	13	87%	217
Pictures/Paintings	2,475	0	0	0	0%	2,475
TV/VCR/DVD	4,050	12	10	2	17%	675
Records/CDs/Videos/DVDs	6,000	0	0	0	0%	6,000
Misc.	4,715	0	0	0	0%	4,715
Antiques	0	0	0	0	0%	0
Computer	3,720	10	2	8	80%	2,976
KITCHEN						
Food	1,722	0	0	0	0%	1,722
Refrigerator	800	15	10	5	33%	267
Range/Stove	500	15	10	5	33%	167
Microwave	150	11	1	10	91%	136
Tables/Chairs	0	15	0	15	100%	0
Dishes/Glassware	800	0	0	0	0%	800
Silverware/Utensils	450	0	0	0	0%	450
Pans/Cookware	10,000	20	3	17	85%	8,500
Small Appliances	3,565	10	4	6	60%	2,139
Telephone	0	25	0	25	100%	0
Dishwasher	500	10	1	9	90%	450
Misc.	400	0	0	0	0%	400
DINING ROOM						
Table/Chairs/China Cabinet	2,000	20	3	17	85%	1,700
China/Crystal	1,550	0	0	0	0%	1,550
Silverware	200	0	0	0	0%	200
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	480	0	0	0	0%	480
BEDROOMS						
Beds	2,200	25	10	15	60%	1,320
Box Springs/Mattresses	900	25	4	21	84%	756
Bedding	450	10	1	9	90%	405
Chest of Drawers	1,650	25	5	20	80%	1,320
Night Tables	720	25	4	21	84%	605
Lamps	50	15	2	13	87%	43
Chairs	70	20	4	16	80%	56
Curtains/Drapes	200	15	1	14	93%	187
Pictures/Paintings	150	0	0	0	0%	150
TV/VCR/DVD	1,500	12	4	8	67%	1,000
Telephone/Clock/Radio	310	25	2	23	92%	285
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	9,660	5	3	2	40%	3,864
Women's Clothing	36,265	5	4	1	20%	7,253
Children's Clothing	0	5	0	5	100%	0
Jewelry	40,000	0	0	0	0%	40,000
Toys/Games	14,550	0	0	0	0%	14,550
Antiques	500	0	0	0	0%	500
Misc.	2,430	0	0	0	0%	2,430
LAUNDRY/GARAGE/HALL						
Washer/Dryer	1,000	10	6	4	40%	400
Tools	15,100	15	5	10	67%	10,067
Golf/Fishing Equipment	1,050	8	3	5	63%	656
Guns/Hunting Equipment	4,450	10	4	6	60%	2,670
Exercise Equipment	100	10	4	6	60%	60
Ironing Equipment/Cleaning Supplies	60	8	4	4	50%	30
Vacuum Cleaner	2,610	15	10	5	33%	870
Refrigerator/Freezer	1,500	15	6	9	60%	900
Furniture	840	20	10	10	50%	420
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	525	0	0	0	0%	525
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	850	0	0	0	0%	850
Cosmetics/Perfumes	1,500	0	0	0	0%	1,500
Towels/Linens	300	4	2	2	50%	150
Curtains/Drapes/Rugs	80	15	5	10	67%	53
Pictures/Decorations/Mirror	350	0	0	0	0%	350
Misc.	270	0	0	0	0%	270
2nd FLOOR BEDROOM						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	0	25	0	25	100%	0
Bedding	0	10	0	10	100%	0
Chest of Drawers	0	25	0	25	100%	0
Night Tables	1,000	25	5	20	80%	800
Lamps	150	15	5	10	67%	100
Chairs	800	20	10	10	50%	400
Curtains/Drapes	50	15	5	10	67%	33
Pictures/Paintings	350	0	0	0	0%	350
TV/VCR/DVD	400	12	8	4	33%	133
Stereo	1,500	15	5	10	67%	1,000
Records/CDs/Videos/DVDs	50	0	0	0	0%	50
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	2,200	0	0	0	0%	2,200
Men's Clothing	2,880	5	3	2	40%	1,152
Women's Clothing	1,810	5	3	2	40%	724
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	2,800	0	0	0	0%	2,800
Computer	0	10	0	10	100%	0
Misc.	17,945	0	0	0	0%	17,945
Guns/Hunting Equipment	17,800	10	5	5	50%	8,900
2nd FLOOR BATHROOM & MISC. ITEM						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	150	4	2	2	50%	75
Curtains/Drapes/Rugs	40	15	2	13	87%	35
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

Two Story Home 12
Thibodeaux, Louisiana

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	4,150	25	11	14	56%	2,324
Books	10,150	0	0	0	0%	10,150
Couch/Sofa	1,700	15	7	8	53%	907
Chairs	2,050	20	7	13	65%	1,333
Tables	950	25	3	22	88%	836
Lamps	200	15	7	8	53%	107
Curtains/Drapes	1,000	15	3	12	80%	800
Stereo Equipment	250	15	2	13	87%	217
Pictures/Paintings	1,430	0	0	0	0%	1,430
TV/VCR/DVD	700	12	10	2	17%	117
Records/CDs/Videos/DVDs	3,945	0	0	0	0%	3,945
Misc.	4,000	0	0	0	0%	4,000
Antiques	700	0	0	0	0%	700
Computer	0	10	0	10	100%	0
KITCHEN						
Food	1,362	0	0	0	0%	1,362
Refrigerator	1,000	15	11	4	27%	267
Range/Stove	1,650	15	5	10	67%	1,100
Microwave	400	11	11	0	0%	0
Tables/Chairs	400	15	11	4	27%	107
Dishes/Glassware	900	0	0	0	0%	900
Silverware/Utensils	600	0	0	0	0%	600
Pans/Cookware	1,200	20	5	15	75%	900
Small Appliances	4,340	10	5	5	50%	2,170
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	710	0	0	0	0%	710
DINING ROOM						
Table/Chairs/China Cabinet	5,550	20	20	0	0%	0
China/Crystal	625	0	0	0	0%	625
Silverware	800	0	0	0	0%	800
Antiques	1,500	0	0	0	0%	1,500
Pictures/Paintings	0	0	0	0	0%	0
Misc.	2,430	0	0	0	0%	2,430
BEDROOMS						
Beds	4,200	25	11	14	56%	2,352
Box Springs/Mattresses	800	25	5	20	80%	640
Bedding	700	10	5	5	50%	350
Chest of Drawers	2,250	25	5	20	80%	1,800
Night Tables	600	25	5	20	80%	480
Lamps	320	15	11	4	27%	85
Chairs	1,550	20	11	9	45%	698
Curtains/Drapes	400	15	11	4	27%	107
Pictures/Paintings	400	0	0	0	0%	400
TV/VCR/DVD	450	12	4	8	67%	300
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	300	0	0	0	0%	300
Men's Clothing	6,060	5	4	1	20%	1,212
Women's Clothing	7,330	5	4	1	20%	1,466
Children's Clothing	0	5	0	5	100%	0
Jewelry	800	0	0	0	0%	800
Toys/Games	100	0	0	0	0%	100
Antiques	1,500	0	0	0	0%	1,500
Misc.	1,020	0	0	0	0%	1,020
LAUNDRY/GARAGE/HALL						
Washer/Dryer	900	10	10	0	0%	900
Tools	0	15	0	15	100%	0
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	1,800	10	0	10	100%	1,800
Exercise Equipment	400	10	5	5	50%	200
Ironing Equipment/Cleaning Supplies	750	8	1	7	88%	656
Vacuum Cleaner	800	15	7	8	53%	427
Refrigerator/Freezer	2,200	15	10	5	33%	733
Furniture	920	20	10	10	50%	460
Antiques	300	0	0	0	0%	300
Pictures	0	0	0	0	0%	0
Misc.	1,655	0	0	0	0%	1,655
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	1,400	0	0	0	0%	1,400
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	1,190	4	2	2	50%	595
Curtains/Drapes/Rugs	1,300	15	5	10	67%	867
Pictures/Decorations/Mirror	230	0	0	0	0%	230
Misc.	2,200	0	0	0	0%	2,200
2nd FLOOR BEDROOMS						
Beds	840	25	10	15	60%	504
Box Springs/Mattresses	1,600	25	20	5	20%	320
Bedding	0	10	0	10	100%	0
Chest of Drawers	400	25	10	15	60%	240
Night Tables	650	25	10	15	60%	390
Lamps	200	15	5	10	67%	133
Chairs	725	20	10	10	50%	363
Curtains/Drapes	200	15	5	10	67%	133
Pictures/Paintings	250	0	0	0	0%	250
TV/VCR/DVD	350	12	5	7	58%	204
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	1,700	0	0	0	0%	1,700
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	250	5	5	0	0%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	675	0	0	0	0%	675
Antiques	300	0	0	0	0%	300
Computer	0	10	0	10	100%	0
Misc.	2,930	0	0	0	0%	2,930
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	300	4	2	2	50%	150
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	100	0	0	0	0%	100
Misc.	100	0	0	0	0%	100

**Two Story Home 13
Thibodeaux, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	2,000	25	1	24	96%	1,920
Books	0	0	0	0	0%	0
Couch/Sofa	2,100	15	1	14	93%	1,960
Chairs	200	20	1	19	95%	190
Tables	480	25	1	24	96%	461
Lamps	30	15	1	14	93%	28
Curtains/Drapes	370	15	1	14	93%	345
Stereo Equipment	850	15	5	10	67%	567
Pictures/Paintings	360	0	0	0	0%	360
TV/VCR/DVD	620	12	5	7	58%	362
Records/CDs/Videos/DVDs	2,090	0	0	0	0%	2,090
Misc.	4,300	0	0	0	0%	4,300
Antiques	0	0	0	0	0%	0
Computer	3,850	10	1	9	90%	3,465
KITCHEN						
Food	560	0	0	0	0%	560
Refrigerator	1,300	15	1	14	93%	1,213
Range/Stove	1,000	15	1	14	93%	933
Microwave	200	11	1	10	91%	182
Tables/Chairs	835	15	6	9	60%	501
Dishes/Glassware	155	0	0	0	0%	155
Silverware/Utensils	275	0	0	0	0%	275
Pans/Cookware	350	20	2	18	90%	315
Small Appliances	700	10	2	8	80%	560
Telephone	0	25	0	25	100%	0
Dishwasher	600	10	1	9	90%	540
Misc.	605	0	0	0	0%	605
DINING ROOM						
Table/Chairs/China Cabinet	1,400	20	1	19	95%	1,330
China/Crystal	400	0	0	0	0%	400
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	115	0	0	0	0%	115
Misc.	225	0	0	0	0%	225
BEDROOMS						
Beds	925	25	4	21	84%	777
Box Springs/Mattresses	1,575	25	4	21	84%	1,323
Bedding	6,001	10	1	9	90%	5,401
Chest of Drawers	1,410	25	4	21	84%	1,184
Night Tables	314	25	4	21	84%	264
Lamps	55	15	4	11	73%	40
Chairs	645	20	4	16	80%	516
Curtains/Drapes	340	15	1	14	93%	317
Pictures/Paintings	200	0	0	0	0%	200
TV/VCR/DVD	880	12	4	8	67%	587
Telephone/Clock/Radio	300	25	5	20	80%	240
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	5,010	5	3	2	40%	2,004
Women's Clothing	5,120	5	3	2	40%	2,048
Children's Clothing	0	5	0	5	100%	0
Jewelry	1,310	0	0	0	0%	1,310
Toys/Games	1,675	0	0	0	0%	1,675
Antiques	0	0	0	0	0%	0
Misc.	745	0	0	0	0%	745
LAUNDRY/GARAGE/HALL						
Washer/Dryer	1,100	10	1	9	90%	990
Tools	6,800	15	3	12	80%	5,440
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	3,000	10	0	10	100%	3,000
Exercise Equipment	2,500	10	2	8	80%	2,000
Ironing Equipment/Cleaning Supplies	175	8	1	7	88%	153
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	2,145	15	5	10	67%	1,430
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	60	0	0	0	0%	60
Misc.	310	0	0	0	0%	310
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	300	0	0	0	0%	300
Cosmetics/Perfumes	300	0	0	0	0%	300
Towels/Linens	365	4	2	2	50%	183
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	750	0	0	0	0%	750
2nd FLOOR BEDROOMS						
Beds	200	25	4	21	84%	168
Box Springs/Mattresses	700	25	1	24	96%	672
Bedding	200	10	1	9	90%	180
Chest of Drawers	600	25	4	21	84%	504
Night Tables	90	25	2	23	92%	83
Lamps	40	15	1	14	93%	37
Chairs	659	20	4	16	80%	527
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	2,198	12	5	7	58%	1,282
Stereo	400	15	1	14	93%	373
Records/CDs/Videos/DVDs	940	0	0	0	0%	940
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	570	0	0	0	0%	570
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	5,620	5	2	3	60%	3,372
Jewelry	500	0	0	0	0%	500
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	200	0	0	0	0%	200
Guns/Hunting Equipment	0	10	0	10	100%	0
2nd FLOOR BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Two Story Home 14
Lockport, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	3,180	25	23	2	8%	254
Books	3,150	0	0	0	0%	3,150
Couch/Sofa	8,500	15	12	3	20%	1,700
Chairs	2,050	20	20	0	0%	0
Tables	800	25	20	5	20%	160
Lamps	100	15	15	0	0%	0
Curtains/Drapes	1,560	15	5	10	67%	1,040
Stereo Equipment	600	15	10	5	33%	200
Pictures/Paintings	960	0	0	0	0%	960
TV/VCR/DVD	500	12	5	7	58%	292
Records/CDs/Videos/DVDs	4,700	0	0	0	0%	4,700
Misc.	9,930	0	0	0	0%	9,930
Antiques	1,700	0	0	0	0%	1,700
Computer	0	10	0	10	100%	0
KITCHEN						
Food	2,000	0	0	0	0%	2,000
Refrigerator	800	15	2	13	87%	693
Range/Stove	0	15	0	15	100%	0
Microwave	300	11	11	0	0%	0
Tables/Chairs	1,700	15	15	0	0%	0
Dishes/Glassware	470	0	0	0	0%	470
Silverware/Utensils	1,675	0	0	0	0%	1,675
Pans/Cookware	2,000	20	10	10	50%	1,000
Small Appliances	370	10	10	0	0%	0
Telephone	90	25	5	20	80%	72
Dishwasher	0	10	0	10	100%	0
Misc.	820	0	0	0	0%	820
DINING ROOM						
Table/Chairs/China Cabinet	4,100	20	15	5	25%	1,025
China/Crystal	1,500	0	0	0	0%	1,500
Silverware	500	0	0	0	0%	500
Antiques	0	0	0	0	0%	0
Pictures/Paintings	965	0	0	0	0%	965
Misc.	175	0	0	0	0%	175
BEDROOMS						
Beds	2,100	25	10	15	60%	1,260
Box Springs/Mattresses	1,600	25	10	15	60%	960
Bedding	1,600	10	5	5	50%	800
Chest of Drawers	800	25	10	15	60%	480
Night Tables	1,000	25	10	15	60%	600
Lamps	300	15	10	5	33%	100
Chairs	1,140	20	10	10	50%	570
Curtains/Drapes	800	15	5	10	67%	533
Pictures/Paintings	840	0	0	0	0%	840
TV/VCR/DVD	300	12	5	7	58%	175
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	800	0	0	0	0%	800
Men's Clothing	12,860	5	3	2	40%	5,144
Women's Clothing	21,075	5	3	2	40%	8,430
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	3,600	0	0	0	0%	3,600
Antiques	0	0	0	0	0%	0
Misc.	3,740	0	0	0	0%	3,740
LAUNDRY/GARAGE/HALL						
Washer/Dryer	0	10	0	10	100%	0
Tools	1,000	15	5	10	67%	667
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	3,100	10	4	6	60%	1,860
Exercise Equipment	200	10	5	5	50%	100
Ironing Equipment/Cleaning Supplies	0	8	0	8	100%	0
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	1,300	15	15	0	0%	0
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	650	0	0	0	0%	650
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	2	2	50%	0
Curtains/Drapes/Rugs	1,000	15	2	13	87%	867
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
2ND FLOOR BEDROOMS						
Beds	800	25	20	5	20%	160
Box Springs/Mattresses	800	25	20	5	20%	160
Bedding	650	10	3	7	70%	455
Chest of Drawers	2,300	25	20	5	20%	460
Night Tables	550	25	20	5	20%	110
Lamps	250	15	15	0	0%	0
Chairs	340	20	20	0	0%	0
Curtains/Drapes	20	15	10	5	33%	7
Pictures/Paintings	960	0	0	0	0%	960
TV/VCR/DVD	0	12	0	12	100%	0
Stereo	500	15	15	0	0%	0
Records/CDs/Videos/DVDs	1,500	0	0	0	0%	1,500
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	300	5	3	2	40%	120
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	550	0	0	0	0%	550
Computer	0	10	0	10	100%	0
Misc.	5,350	0	0	0	0%	5,350
Guns/Hunting Equipment	3,250	10	5	5	50%	1,625
2nd FLOOR BEDROOMS & MISC. ITEMS						
Medication/Hygiene Items	250	0	0	0	0%	250
Cosmetics/Perfumes	100	0	0	0	0%	100
Towels/Linens	300	4	2	2	50%	150
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	240	0	0	0	0%	240
Misc.	50	0	0	0	0%	50

**Two Story Home 15
Vacherie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	200	25	5	20	80%	160
Books	0	0	0	0	0%	0
Couch/Sofa	1,500	15	5	10	67%	1,000
Chairs	400	20	5	15	75%	300
Tables	325	25	5	20	80%	260
Lamps	0	15	0	15	100%	0
Curtains/Drapes	15	15	3	12	80%	12
Stereo Equipment	0	15	0	15	100%	0
Pictures/Paintings	500	0	0	0	0%	500
TV/VCR/DVD	350	12	3	9	75%	263
Records/CDs/Videos/DVDs	0	0	0	0	0%	0
Misc.	30	0	0	0	0%	30
Antiques	2,000	0	0	0	0%	2,000
Computer	1,500	10	5	5	50%	750
KITCHEN						
Food	640	0	0	0	0%	640
Refrigerator	500	15	1	14	93%	467
Range/Stove	6,500	15	15	0	0%	0
Microwave	400	11	5	6	55%	218
Tables/Chairs	4,000	15	0	15	100%	4,000
Dishes/Glassware	150	0	0	0	0%	150
Silverware/Utensils	375	0	0	0	0%	375
Pans/Cookware	1,300	20	5	15	75%	975
Small Appliances	150	10	2	8	80%	120
Telephone	0	25	0	25	100%	0
Dishwasher	0	10	0	10	100%	0
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	1,200	20	0	20	100%	1,200
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	400	0	0	0	0%	400
Pictures/Paintings	450	0	0	0	0%	450
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	0	25	0	25	100%	0
Box Springs/Mattresses	0	25	0	25	100%	0
Bedding	0	10	0	10	100%	0
Chest of Drawers	0	25	0	25	100%	0
Night Tables	0	25	0	25	100%	0
Lamps	0	15	0	15	100%	0
Chairs	700	20	0	20	100%	700
Curtains/Drapes	0	15	0	15	100%	0
Pictures/Paintings	0	0	0	0	0%	0
TV/VCR/DVD	0	12	0	12	100%	0
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	0	5	0	5	100%	0
Women's Clothing	0	5	0	5	100%	0
Children's Clothing	0	5	0	5	100%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	500	0	0	0	0%	500
Antiques	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Laundry/Garage/Hall						
Washer/Dryer	0	10	0	10	100%	0
Tools	4,000	15	5	10	67%	2,667
Golf/Fishing Equipment	0	8	0	8	100%	0
Guns/Hunting Equipment	0	10	0	10	100%	0
Exercise Equipment	0	10	0	10	100%	0
Ironing Equipment/Cleaning Supplies	0	8	0	8	100%	0
Vacuum Cleaner	0	15	0	15	100%	0
Refrigerator/Freezer	1,000	15	15	0	0%	0
Furniture	0	20	0	20	100%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	0	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	0	4	0	4	100%	0
Curtains/Drapes/Rugs	0	15	0	15	100%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
2ND FLOOR BEDROOMS						
Beds	2,400	25	20	5	20%	480
Box Springs/Mattresses	1,900	25	6	19	76%	1,444
Bedding	460	10	5	5	50%	230
Chest of Drawers	3,250	25	25	0	0%	0
Night Tables	200	25	25	0	0%	0
Lamps	50	15	5	10	67%	33
Chairs	0	20	0	20	100%	0
Curtains/Drapes	100	15	3	12	80%	80
Pictures/Paintings	850	0	0	0	0%	850
TV/VCR/DVD	350	12	1	11	92%	321
Stereo	0	15	0	15	100%	0
Records/CDs/Videos/DVDs	300	0	0	0	0%	300
Telephone/Clock/Radio	0	25	0	25	100%	0
Bookcase/Books	90	0	0	0	0%	90
Men's Clothing	5,990	5	3	2	40%	2,396
Women's Clothing	9,010	5	3	2	40%	3,604
Children's Clothing	1,500	5	3	2	40%	600
Jewelry	16,200	0	0	0	0%	16,200
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	0	10	100%	0
Misc.	680	0	0	0	0%	680
Guns/Hunting Equipment	1,200	10	10	0	0%	0
2ND FLOOR BATHROOM & MISC. ITEMS						
2nd Floor Bathroom & Misc. Items						
Medication/Hygiene Items	600	0	0	0	0%	600
Cosmetics/Perfumes	300	0	0	0	0%	300
Towels/Linens	400	4	2	2	50%	200
Curtains/Drapes/Rugs	30	15	1	14	93%	28
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	200	0	0	0	0%	200

**Mobile Home 1
Raceland, La**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	920	25	10	15	60%	552
Books	500	0	0	0	0%	0
Couch/Sofa	1,725	15	5	10	67%	1,150
Chairs	85	20	10	10	50%	43
Tables	255	25	10	15	60%	153
Lamps	0	15	0	15	100%	0
Curtains/Drapes	80	15	5	10	67%	53
Stereo Equipment	325	15	5	10	67%	217
Pictures/Paintings	215	0	0	0	0%	0
TV/VCR/DVD	1,080	12	4	8	67%	720
Records/CDs/Videos/DVDs	15	0	0	0	0%	0
Misc.	5,850	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	2,490	10	3	7	70%	1,743
KITCHEN						
Food	145	0	0	0	0%	0
Refrigerator	800	15	5	10	67%	533
Range/Stove	800	15	5	10	67%	533
Microwave	100	11	4	7	64%	64
Tables/Chairs	0	15	15	0	0%	0
Dishes/Glassware	225	0	0	0	0%	0
Silverware/Utensils	310	0	0	0	0%	0
Pans/Cookware	150	20	7	13	65%	98
Small Appliances	185	10	3	7	70%	130
Telephone	0	25	0	25	100%	0
Dishwasher	350	10	3	7	70%	245
Misc.	0	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	500	20	7	13	65%	325
China/Crystal	150	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	50	0	0	0	0%	0
Misc.	235	0	0	0	0%	0
BEDROOMS						
Beds	2,800	25	10	15	60%	1,680
Box Springs/Mattresses	250	25	10	15	60%	150
Bedding	300	10	3	7	70%	210
Chest of Drawers	350	25	10	15	60%	210
Night Tables	15	25	10	15	60%	9
Lamps	0	15	15	0	0%	0
Chairs	0	20	20	0	0%	0
Curtains/Drapes	0	15	15	0	0%	0
Pictures/Paintings	250	0	0	0	0%	0
TV/VCR/DVD	200	12	4	8	67%	133
Telephone/Clock/Radio	40	25	10	15	60%	24
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	2,725	5	2	3	60%	1,635
Women's Clothing	8,815	5	2	3	60%	5,289
Children's Clothing	0	5	5	0	0%	0
Jewelry	0	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	40	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	800	10	3	7	70%	560
Tools	0	15	15	0	0%	0
Golf/Fishing Equipment	600	8	3	5	63%	375
Guns/Hunting Equipment	450	10	3	7	70%	315
Exercise Equipment	0	10	10	0	0%	0
Ironing Equipment/Cleaning Supplies	55	8	3	5	63%	34
Vacuum Cleaner	800	15	5	10	67%	533
Refrigerator/Freezer	0	15	15	0	0%	0
Furniture	0	20	20	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	200	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	110	0	0	0	0%	0
Cosmetics/Perfumes	90	0	0	0	0%	0
Towels/Linens	195	4	1	3	75%	146
Curtains/Drapes/Rugs	90	15	5	10	67%	60
Pictures/Decorations/Mirror	110	0	0	0	0%	0
Misc.	150	0	0	0	0%	0

**Mobile Home 2
Vacherie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	100	25	10	15	60%	60
Books	1,000	0	0	0	0%	0
Couch/Sofa	2,000	15	7	8	53%	1,067
Chairs	680	20	7	13	65%	442
Tables	300	25	10	15	60%	180
Lamps	0	15	15	0	0%	0
Curtains/Drapes	420	15	5	10	67%	280
Stereo Equipment	275	15	2	13	87%	238
Pictures/Paintings	320	0	0	0	0%	0
TV/VCR/DVD	600	12	1	11	92%	550
Records/CDs/Videos/DVDs	4,600	0	0	0	0%	0
Misc.	1,360	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	4,500	10	4	6	60%	2,700
KITCHEN						
Food	200	0	0	0	0%	0
Refrigerator	500	15	7	8	53%	267
Range/Stove	300	15	7	8	53%	160
Microwave	100	11	1	10	91%	91
Tables/Chairs	0	15	15	0	0%	0
Dishes/Glassware	40	0	0	0	0%	0
Silverware/Utensils	100	0	0	0	0%	0
Pans/Cookware	400	20	3	17	85%	340
Small Appliances	1,630	10	3	7	70%	1,141
Telephone	100	25	2	23	92%	92
Dishwasher	0	10	10	0	0%	0
Misc.	300	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	300	20	3	17	85%	255
China/Crystal	0	0	0	0	0%	0
Silverware	80	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	75	0	0	0	0%	0
BEDROOMS						
Beds	500	25	8	17	68%	340
Box Springs/Mattresses	900	25	8	17	68%	612
Bedding	490	10	3	7	70%	343
Chest of Drawers	700	25	8	17	68%	476
Night Tables	200	25	8	17	68%	136
Lamps	100	15	8	7	47%	47
Chairs	0	20	20	0	0%	0
Curtains/Drapes	300	15	5	10	67%	200
Pictures/Paintings	200	0	0	0	0%	0
TV/VCR/DVD	900	12	5	7	58%	525
Telephone/Clock/Radio	0	25	25	0	0%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	5,330	5	4	1	20%	1,066
Women's Clothing	5,850	5	2	3	60%	3,510
Children's Clothing	10,200	5	2	3	60%	6,120
Jewelry	1,800	0	0	0	0%	0
Toys/Games	750	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	800	10	5	5	50%	400
Tools	2,300	15	4	11	73%	1,687
Golf/Fishing Equipment	1,300	8	5	3	38%	488
Guns/Hunting Equipment	1,400	10	8	2	20%	280
Exercise Equipment	300	10	4	6	60%	180
Ironing Equipment/Cleaning Supplies	30	8	4	4	50%	15
Vacuum Cleaner	200	15	3	12	80%	160
Refrigerator/Freezer	500	15	6	9	60%	300
Furniture	0	20	20	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	600	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	300	0	0	0	0%	0
Cosmetics/Perfumes	500	0	0	0	0%	0
Towels/Linens	200	4	2	2	50%	100
Curtains/Drapes/Rugs	75	15	1	14	93%	70
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Mobile Home 3
Vacherie, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	400	25	15	10	40%	160
Books	1,450	0	0	0	0%	0
Couch/Sofa	600	15	10	5	33%	200
Chairs	200	20	10	10	50%	100
Tables	400	25	10	15	60%	240
Lamps	0	15	15	0	0%	0
Curtains/Drapes	280	15	1	14	93%	261
Stereo Equipment	600	15	3	12	80%	480
Pictures/Paintings	300	0	0	0	0%	0
TV/VCR/DVD	500	12	3	9	75%	375
Records/CDs/Videos/DVDs	3,500	0	0	0	0%	0
Misc.	130	0	0	0	0%	0
Antiques	400	0	0	0	0%	0
Computer	700	10	1	9	90%	630
KITCHEN						
Food	175	0	0	0	0%	0
Refrigerator	600	15	5	10	67%	400
Range/Stove	600	15	4	11	73%	440
Microwave	100	11	3	8	73%	73
Tables/Chairs	0	15	15	0	0%	0
Dishes/Glassware	400	0	0	0	0%	0
Silverware/Utensils	150	0	0	0	0%	0
Pans/Cookware	500	20	10	10	50%	250
Small Appliances	990	10	3	7	70%	693
Telephone	0	25	25	0	0%	0
Dishwasher	0	10	10	0	0%	0
Misc.	100	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	580	20	1	19	95%	551
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	600	25	2	23	92%	552
Box Springs/Mattresses	1,000	25	2	23	92%	920
Bedding	700	10	2	8	80%	560
Chest of Drawers	1,300	25	3	22	88%	1,144
Night Tables	200	25	2	23	92%	184
Lamps	75	15	2	13	87%	65
Chairs	15	20	2	18	90%	14
Curtains/Drapes	200	15	3	12	80%	160
Pictures/Paintings	375	0	0	0	0%	0
TV/VCR/DVD	200	12	2	10	83%	167
Telephone/Clock/Radio	200	25	2	23	92%	184
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	1,925	5	2	3	60%	1,155
Women's Clothing	3,601	5	2	3	60%	2,161
Children's Clothing	1,385	5	1	4	80%	1,108
Jewelry	1,400	0	0	0	0%	0
Toys/Games	560	0	0	0	0%	0
Antiques	200	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	1,000	10	6	4	40%	400
Tools	760	15	5	10	67%	507
Golf/Fishing Equipment	100	8	3	5	63%	63
Guns/Hunting Equipment	0	10	10	0	0%	0
Exercise Equipment	75	10	1	9	90%	68
Ironing Equipment/Cleaning Supplies	75	8	4	4	50%	38
Vacuum Cleaner	600	15	4	11	73%	440
Refrigerator/Freezer	0	15	15	0	0%	0
Furniture	0	20	20	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	220	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	380	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	500	4	2	2	50%	250
Curtains/Drapes/Rugs	0	15	15	0	0%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0

**Mobile Home 4
Chackbay, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	0	25	25	0	0%	0
Books	400	0	0	0	0%	0
Couch/Sofa	900	15	1	14	93%	840
Chairs	300	20	1	19	95%	285
Tables	130	25	3	22	88%	114
Lamps	20	15	1	14	93%	19
Curtains/Drapes	240	15	1	14	93%	224
Stereo Equipment	380	15	3	12	80%	304
Pictures/Paintings	100	0	0	0	0%	0
TV/VCR/DVD	500	12	10	2	17%	83
Records/CDs/Videos/DVDs	1,000	0	0	0	0%	0
Misc.	950	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Computer	0	10	10	0	0%	0
KITCHEN						
Food	945	0	0	0	0%	0
Refrigerator	450	15	1	14	93%	420
Range/Stove	450	15	1	14	93%	420
Microwave	150	11	1	10	91%	136
Tables/Chairs	180	15	1	14	93%	168
Dishes/Glassware	890	0	0	0	0%	0
Silverware/Utensils	190	0	0	0	0%	0
Pans/Cookware	600	20	5	15	75%	450
Small Appliances	540	10	1	9	90%	486
Telephone	0	25	25	0	0%	0
Dishwasher	0	10	10	0	0%	0
Misc.	90	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	600	20	1	19	95%	570
China/Crystal	125	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	135	0	0	0	0%	0
BEDROOMS						
Beds	200	25	2	23	92%	184
Box Springs/Mattresses	1,000	25	1	24	96%	960
Bedding	270	10	1	9	90%	243
Chest of Drawers	200	25	1	24	96%	192
Night Tables	210	25	1	24	96%	202
Lamps	150	15	1	14	93%	140
Chairs	0	20	20	0	0%	0
Curtains/Drapes	100	15	1	14	93%	93
Pictures/Paintings	500	0	0	0	0%	0
TV/VCR/DVD	200	12	1	11	92%	183
Telephone/Clock/Radio	120	25	1	24	96%	115
Bookcase/Books	150	0	0	0	0%	0
Men's Clothing	2,910	5	1	4	80%	2,328
Women's Clothing	13,945	5	1	4	80%	11,156
Children's Clothing	70	5	1	4	80%	56
Jewelry	9,000	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	2,200	0	0	0	0%	0
Misc.	720	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	800	10	1	9	90%	720
Tools	1,000	15	1	14	93%	933
Golf/Fishing Equipment	0	8	8	0	0%	0
Guns/Hunting Equipment	630	10	1	9	90%	567
Exercise Equipment	150	10	1	9	90%	135
Ironing Equipment/Cleaning Supplies	0	8	8	0	0%	0
Vacuum Cleaner	800	15	5	10	67%	533
Refrigerator/Freezer	200	15	1	14	93%	187
Furniture	0	20	20	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	300	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	500	0	0	0	0%	0
Cosmetics/Perfumes	1,000	0	0	0	0%	0
Towels/Linens	1,050	4	1	3	75%	788
Curtains/Drapes/Rugs	200	15	1	14	93%	187
Pictures/Decorations/Mirror	700	0	0	0	0%	0
Misc.	320	0	0	0	0%	0

**Mobile Home 5
Thibodeaux, Louisiana**

	Replacement Value	Useful Life	Current Age	Remaining Age	Percent of Value Retained	Depreciated Value
LIVING ROOM						
Bookcase/Entertainment Center	1,690	25	15	10	40%	676
Books	0	0	0	0	0%	0
Couch/Sofa	1,500	15	5	10	67%	1,000
Chairs	500	20	10	10	50%	250
Tables	500	25	7	18	72%	360
Lamps	0	15	15	0	0%	0
Curtains/Drapes	170	15	2	13	87%	147
Stereo Equipment	30	15	2	13	87%	26
Pictures/Paintings	2,300	0	0	0	0%	0
TV/VCR/DVD	1,050	12	10	2	17%	175
Records/CDs/Videos/DVDs	800	0	0	0	0%	0
Misc.	400	0	0	0	0%	0
Antiques	1,600	0	0	0	0%	0
Computer	0	10	10	0	0%	0
KITCHEN						
Food	2,210	0	0	0	0%	0
Refrigerator	800	15	5	10	67%	533
Range/Stove	900	15	7	8	53%	480
Microwave	250	11	11	0	0%	0
Tables/Chairs	240	15	7	8	53%	128
Dishes/Glassware	650	0	0	0	0%	0
Silverware/Utensils	600	0	0	0	0%	0
Pans/Cookware	600	20	15	5	25%	150
Small Appliances	1,940	10	3	7	70%	1,358
Telephone	350	25	5	20	80%	280
Dishwasher	0	10	10	0	0%	0
Misc.	560	0	0	0	0%	0
DINING ROOM						
Table/Chairs/China Cabinet	0	20	20	0	0%	0
China/Crystal	0	0	0	0	0%	0
Silverware	0	0	0	0	0%	0
Antiques	0	0	0	0	0%	0
Pictures/Paintings	0	0	0	0	0%	0
Misc.	0	0	0	0	0%	0
BEDROOMS						
Beds	6,400	25	10	15	60%	3,840
Box Springs/Mattresses	1,300	25	10	15	60%	780
Bedding	2,500	10	4	6	60%	1,500
Chest of Drawers	1,800	25	20	5	20%	360
Night Tables	550	25	20	5	20%	110
Lamps	0	15	15	0	0%	0
Chairs	50	20	20	0	0%	0
Curtains/Drapes	40	15	3	12	80%	32
Pictures/Paintings	440	0	0	0	0%	0
TV/VCR/DVD	200	12	5	7	58%	117
Telephone/Clock/Radio	0	25	25	0	0%	0
Bookcase/Books	0	0	0	0	0%	0
Men's Clothing	10,105	5	3	2	40%	4,042
Women's Clothing	4,040	5	2	3	60%	2,424
Children's Clothing	0	5	5	0	0%	0
Jewelry	6,100	0	0	0	0%	0
Toys/Games	0	0	0	0	0%	0
Antiques	700	0	0	0	0%	0
Misc.	5,070	0	0	0	0%	0
LAUNDRY/GARAGE/HALL						
Washer/Dryer	1,000	10	1	9	90%	900
Tools	13,950	15	5	10	67%	9,300
Golf/Fishing Equipment	400	8	2	6	75%	300
Guns/Hunting Equipment	14,900	10	10	0	0%	0
Exercise Equipment	200	10	5	5	50%	100
Ironing Equipment/Cleaning Supplies	100	8	8	0	0%	0
Vacuum Cleaner	0	15	15	0	0%	0
Refrigerator/Freezer	1,200	15	15	0	0%	0
Furniture	680	20	10	10	50%	340
Antiques	3,000	0	0	0	0%	0
Pictures	0	0	0	0	0%	0
Misc.	1,300	0	0	0	0%	0
BATHROOM & MISC. ITEMS						
Medication/Hygiene Items	400	0	0	0	0%	0
Cosmetics/Perfumes	0	0	0	0	0%	0
Towels/Linens	315	4	3	1	25%	79
Curtains/Drapes/Rugs	0	15	15	0	0%	0
Pictures/Decorations/Mirror	0	0	0	0	0%	0
Misc.	200	0	0	0	0%	0

Appendix E

COMMERCIAL OPERATOR INTERVIEW DEPTH-DAMAGE ESTIMATES FOR CONTENTS AND STRUCTURES



Appendix E

COMMERCIAL OPERATOR INTERVIEW DEPTH-DAMAGE ESTIMATES FOR CONTENTS AND STRUCTURES

CONTENT DEPTH-DAMAGE RESULTS

Multi-Family Residences (MULT) content depth-damage results based on operator/manager surveys are shown in Table E-1. The table shows individual estimates by survey number as well as a composite for the category.

Professional Businesses (PROF) content depth-damage results from individual operator interviews and average results appear in Table E-2.

Retail and Personal Services (RETA) content depth-damage results based on operator/manager surveys are shown in Table E-3. The table shows individual estimates by survey number as well as a composite for the category.

Warehouse and Contractor Services (WARE) content depth-damage results from individual operator interviews and average results appear in Table E-4.

Public and Semi-Public (PUBL) content depth-damage results based on operator/manager surveys are shown in Table E-5. The table shows individual estimates by survey number as well as a composite for the category.

Eating and Recreation (EATI) content depth-damage results based on owner/operator surveys are shown in Table E-6. The table shows individual estimates by survey number as well as a composite for the category.

Groceries and Gas Stations (GROC) content depth-damage results from individual operator interviews and average results appear in Table E-7.

Repairs and Home Use (REPA) content depth-damage results from individual operator interviews and average results appear in Table E-8.

STRUCTURE DEPTH-DAMAGE RESULTS

Depth-damage estimates for structures based on owner/operator estimates were collected during the same interviews as those for contents. Therefore, commercial structure depth-damage data had to be reorganized by commercial structure category (i.e., metal frame walls, masonry bearing walls, and wood or steel frame walls) instead of the eight commercial content categories. To reorganize the data, Marshall and Swift construction characteristics, recorded during interviews were used.

Metal Frame and Walls (MTLFRM) structure depth-damage results from individual operator interviews and composite results appear in Table E-9.

**Table E-1. Operator Interview Depth-Damage Estimates for
Multi-Family Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
MULT1	0%	0%	0%	18%	24.6%	27.0%	36.8%	45.4%	47.4%	48.0%	50.0%	50.0%	50.0%	58.2%	76.2%	86.0%	89.8%	96.0%	99.0%	100.0%
MULT2	0%	0%	0%	19.6%	29.4%	38.0%	44.0%	50.0%	55.0%	59.0%	61.0%	64.0%	67.0%	69.0%	85.6%	91.4%	96.0%	98.0%	98.6%	99.0%
Minimum	0%	0%	0%	0%	2%	3%	13%	35.0%	37.0%	40.0%	45.0%	50.0%	50.0%	50.0%	56.0%	70.0%	80.0%	90.0%	93.0%	95.0%
Most Likely	0%	0%	0%	19.0%	27.0%	32.5%	40.4%	47.7%	51.2%	53.5%	55.5%	57.0%	58.5%	63.6%	80.9%	88.7%	92.9%	97.0%	98.8%	99.5%
Maximum	0%	0%	0%	50.0%	50.0%	50.0%	50.0%	65.0%	80.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-2. Operator Interview Depth-Damage Estimates for
Professional Business Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
PROF101	0%	0%	0%	79.0%	79.0%	79.0%	79.0%	87.0%	87.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF102	0%	0%	0%	15.0%	50.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF103	0%	0%	0%	15.0%	40.0%	50.0%	75.0%	75.0%	75.0%	76.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF104	0%	0%	0%	25.0%	50.0%	55.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF105	0%	0%	0%	0.0%	0.0%	0.0%	10.0%	15.0%	20.0%	25.0%	30.0%	30.0%	34.0%	34.0%	34.0%	50.0%	50.0%	85.0%	90.0%	100.0%
PROF106	0%	0%	0%	25.0%	28.0%	30.0%	35.0%	45.0%	55.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%	65.0%	65.0%	65.0%	75.0%
PROF107	0%	0%	0%	10.0%	10.0%	25.0%	45.0%	75.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF108	0%	0%	0%	10.0%	25.0%	35.0%	45.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	10.0%	15.0%	20.0%	25.0%	30.0%	30.0%	34.0%	34.0%	34.0%	50.0%	50.0%	65.0%	65.0%	75.0%
Most Likely	0%	0%	0%	18.9%	31.2%	39.4%	52.4%	65.2%	72.7%	79.1%	82.0%	84.0%	95.9%	87.9%	89.4%	91.0%	91.5%	95.0%	95.5%	97.5%
Maximum	0%	0%	0%	79.0%	79.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-3. Operator Interview Depth-Damage Estimates for
Retail and Personal Services Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
RETA101	0%	0%	0%	5.0%	10.0%	15.0%	20.0%	40.0%	50.0%	60.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA102	0%	0%	0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA103	0%	0%	0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA104	0%	0%	0%	75.0%	80.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA105	0%	0%	0%	0%	25.0%	50.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	1.0%	10.0%	17.0%	19.0%	25.0%	50.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	65.0%	100.0%	100.0%	100.0%
Most Likely	0%	0%	0%	19.5%	29.6%	42.2%	54.9%	64.5%	77.0%	87.5%	95.5%	96.0%	96.5%	96.5%	96.5%	96.5%	96.5%	100.0%	100.0%	100.0%
Maximum	0%	0%	0%	65.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-4. Operator Interview Depth-Damage Estimates for
Warehouse and Contractor Services Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1	-0.5	0	0.5	1	1.5	2	3	4	5	6	7	8	9	10	11	12	13	14	15
WARE101	0.0%	0.0%	0.0%	0.0%	12.0%	27.0%	34.0%	39.0%	50.0%	62.0%	75.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE102	0.0%	0.0%	0.0%	35.0%	45.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE103	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE104	0.0%	0.0%	0.0%	1.0%	2.0%	13.0%	20.0%	30.0%	40.0%	50.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
WARE105	0.0%	0.0%	0.0%	10.0%	20.0%	40.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE106	0.0%	0.0%	0.0%	5.0%	18.0%	21.0%	24.0%	37.0%	58.0%	79.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE107	0.0%	0.0%	0.0%	20.0%	28.0%	35.0%	40.0%	45.0%	50.0%	60.0%	70.0%	75.0%	80.0%	85.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%
WARE108	0.0%	0.0%	0.0%	15.0%	25.0%	25.0%	50.0%	55.0%	60.0%	70.0%	75.0%	80.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0.0%	0.0%	0.0%	0.0%	0.0%	13.0%	20.0%	25.0%	25.0%	50.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
Most Likely	0.0%	0.0%	0.0%	20.1%	27.5%	34.6%	45.3%	54.6%	62.3%	72.1%	77.5%	82.0%	87.0%	90.0%	93.0%	94.5%	95.5%	95.5%	95.5%	95.5%
Maximum	0.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-5. Operator Interview Depth-Damage Estimates for
Public and Semi-Public Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
PUBL101	0%	0%	0%	12.8%	32.2%	39.6%	48.0%	68.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL102	0%	0%	0%	9.0%	18.0%	34.0%	62.0%	70.0%	78.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	5.0%	5.0%	15.0%	35.0%	45.0%	45.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	55.0%
Most Likely	0%	0%	0%	10.9%	25.1%	36.8%	55.0%	69.0%	79.0%	83.5%	84.5%	85.0%	85.0%	85.0%	89.7%	89.7%	90.2%	92.0%	93.0%	94.0%
Maximum	0%	0%	0%	30.0%	92.0%	92.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-6. Operator Interview Depth-Damage Estimates
for Eating and Recreation Contents**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
EAT101	0%	0%	0%	0%	10.0%	30.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT102	0%	0%	0%	60.0%	65.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT103	0%	0%	0%	0.0%	40.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT104	0%	0%	0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT105	0%	0%	0%	40.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT106	0%	0%	0%	2.0%	30.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT107	0%	0%	0%	13.0%	80.0%	86.0%	92.0%	92.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT108	0%	0%	0%	12.0%	29.0%	37.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	0%	20.0%	30.0%	50.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%
Most Likely	0%	0%	0%	11.2%	26.0%	40.2%	54.0%	67.5%	83.0%	87.5%	95.0%	97.0%	98.0%	98.0%	99.0%	99.0%	100.0%	100.0%	100.0%	100.0%
Maximum	0%	0%	0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table E-7. Operator Interview Depth-Damage Estimates for Groceries and Gas Stations Contents

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
GROC101	0%	0%	0%	0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC102	0%	0%	0%	15.0%	15.0%	15.0%	15.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC103	0%	0%	0%	0.0%	4.0%	8.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC104	0%	0%	0%	20.0%	35.0%	50.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC105	0%	0%	0%	0.0%	0.0%	0.0%	68.0%	84.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC106	0%	0%	12.0%	12.0%	30.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC107	0%	0%	0%	0%	10.0%	20.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC108	0%	0%	0%	50.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	0%	29.0%	50.0%	75.0%	80.0%	80.0%	95.0%	95.0%	95.0%	95.0%	100.0%	100.0%	100.0%	100.0%
Most Likely	0%	0%	0%	15.8%	39.0%	45.0%	54.0%	65.9%	78.5%	91.5%	97.0%	98.0%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%
Maximum	0%	0%	0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table E-8. Operator Interview Depth-Damage Estimates for Repairs and Home Use Contents

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
REPA101	0%	0%	0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA102	0%	0%	0%	10.0%	15.0%	15.0%	20.0%	38.0%	40.0%	41.0%	43.0%	43.0%	43.0%	43.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA103	0%	0%	0%	10.0%	20.0%	20.0%	20.0%	20.0%	50.0%	50.0%	90.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA104	0%	0%	0%	0%	4.0%	4.0%	6.0%	30.0%	30.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA105	0%	0%	0%	0%	1.0%	2.0%	3.0%	8.0%	28.0%	58.0%	88.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA106	0%	0%	0%	0%	10.0%	10.0%	30.0%	50.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA107	0%	0%	0%	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA108	0%	0%	0%	5.0%	15.0%	30.0%	40.0%	55.0%	70.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA109	0%	0%	0%	10.0%	20.0%	35.0%	50.0%	65.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA110	0%	0%	0%	5.0%	15.0%	25.0%	40.0%	50.0%	65.0%	75.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	1.0%	2.0%	3.0%	8.0%	28.0%	41.0%	43.0%	43.0%	43.0%	43.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Most Likely	0%	0%	0%	14.5%	30.0%	34.1%	40.9%	51.6%	65.3%	74.9%	90.6%	93.3%	93.3%	93.3%	99.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Maximum	0%	0%	0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Table E-9. Operator Interview Depth-Damage Estimates for Metal Frame Wall Structures

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
EAT103	0%	0%	0%	5.0%	15.0%	25.0%	40.0%	60.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT104	0%	0%	0%	20.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC105	0%	0%	0%	5.0%	5.0%	10.0%	20.0%	35.0%	40.0%	50.0%	70.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC106	0%	0%	0%	10.0%	25.0%	35.0%	40.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF108	0%	0%	0%	25.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA103	0%	0%	0%	10.0%	35.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA105	0%	0%	0%	10.0%	15.0%	20.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA106	0%	0%	0%	10.0%	20.0%	30.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA108	0%	0%	0%	30.0%	30.0%	30.0%	30.0%	30.0%	50.0%	60.0%	75.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA109	0%	0%	0%	10.0%	15.0%	20.0%	30.0%	40.0%	50.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA107	0%	0%	0%	10.0%	10.0%	10.0%	35.0%	35.0%	50.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE101	0%	0%	0%	5.0%	5.0%	8.0%	8.0%	15.0%	15.0%	15.0%	15.0%	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE103	0%	0%	0%	12.0%	12.0%	12.0%	12.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE104	0%	0%	0%	10.0%	25.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE105	0%	0%	0%	10.0%	15.0%	20.0%	30.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE108	0%	0%	0%	20.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Most Likely	0%	0%	0%	4.4%	10.1%	13.2%	18.6%	21.0%	27.4%	38.2%	47.1%	49.7%	53.1%	54.8%	58.9%	59.2%	60.4%	60.7%	61.0%	61.6%
Maximum	0%	0%	0%	10.0%	50.0%	50.0%	50.0%	50.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

Masonry Bearing Walls (MSNRYB) structure depth-damage results based on operator/manager surveys are shown in Table E-10. The table shows individual estimates by survey number as well as an average for the category.

Wood or Steel Frame (WDSTLF) structure depth-damage results from individual operator interview and composite results appear in Table E-11.

**Table E-10. Operator Interview Depth-Damage Estimates for
Masonry Bearing Wall Structures**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
EAT101	0%	0%	0%	15.0%	30.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT105	0%	0%	0%	10.0%	25.0%	35.0%	50.0%	70.0%	80.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT106	0%	0%	0%	25.0%	35.0%	50.0%	70.0%	85.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT108	0%	0%	0%	5.0%	15.0%	25.0%	50.0%	70.0%	90.0%	90.0%	90.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC107	0%	0%	0%	25.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF103	0%	0%	0%	5.0%	15.0%	25.0%	35.0%	45.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF105	0%	0%	0%	28.0%	42.0%	56.0%	66.0%	77.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF106	0%	0%	0%	28.0%	42.0%	56.0%	66.0%	77.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA101	0%	0%	0%	20.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA107	0%	0%	0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	25.0%	5000.0%	65.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA110	0%	0%	0%	5.0%	10.0%	10.0%	10.0%	20.0%	35.0%	50.0%	70.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA103	0%	0%	0%	5.0%	7.0%	10.0%	25.0%	40.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA104	0%	0%	0%	5.0%	7.0%	10.0%	25.0%	40.0%	60.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA106	0%	0%	0%	10.0%	20.0%	35.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Most Likely	0%	0%	0%	4.4%	10.1%	13.2%	18.6%	21.0%	27.4%	38.2%	47.1%	49.7%	53.1%	54.8%	58.9%	59.2%	60.4%	60.7%	61.0%	61.6%
Maximum	0%	0%	0%	10.0%	50.0%	50.0%	50.0%	50.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

**Table E-11. Operator Interview Depth-Damage Estimates for
Wood or Steel Frame Structures**

Sample Number	Flood Level (feet) Relative to First Floor																			
	-1.0	-0.5	0.0	0.5	1.0	1.5	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0
EAT102	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	25.0%	40.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
EAT107	0.0%	0.0%	0.0%	0.0%	15.0%	20.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC101	0.0%	0.0%	0.0%	20.0%	35.0%	50.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC102	0.0%	0.0%	0.0%	6.0%	20.0%	25.0%	45.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC103	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC104	0.0%	0.0%	0.0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
GROC108	0.0%	0.0%	0.0%	15.0%	25.0%	40.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT101	0.0%	0.0%	0.0%	0.0%	30.0%	30.0%	30.0%	30.0%	60.0%	60.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MULT102	0.0%	0.0%	0.0%	10.0%	30.0%	30.0%	30.0%	30.0%	60.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF101	0.0%	0.0%	0.0%	15.0%	20.0%	25.0%	35.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF102	0.0%	0.0%	0.0%	20.0%	30.0%	50.0%	65.0%	75.0%	90.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF104	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	35.0%	65.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PROF107	0.0%	0.0%	0.0%	20.0%	35.0%	50.0%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
PUBL101	0.0%	0.0%	13.0%	21.0%	26.0%	31.0%	35.0%	45.0%	47.0%	49.0%	51.0%	53.0%	55.0%	65.0%	75.0%	85.0%	90.0%	95.0%	97.0%	100.0%
PUBL102	0.0%	0.0%	15.0%	30.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	65.0%	70.0%	75.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA102	0.0%	0.0%	0.0%	10.0%	30.0%	50.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
REPA104	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	25.0%	40.0%	60.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA101	0.0%	0.0%	0.0%	5.0%	10.0%	15.0%	20.0%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA102	0.0%	0.0%	0.0%	85.0%	85.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RETA105	0.0%	0.0%	0.0%	5.0%	20.0%	50.0%	70.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE102	0.0%	0.0%	0.0%	10.0%	25.0%	35.0%	50.0%	65.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE106	0.0%	0.0%	0.0%	40.0%	50.0%	50.0%	50.0%	80.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
WARE107	0.0%	0.0%	0.0%	15.0%	25.0%	35.0%	50.0%	65.0%	65.0%	85.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Minimum	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Most Likely	0%	0%	0%	4.4%	10.1%	13.2%	18.6%	21.0%	27.4%	38.2%	47.1%	49.7%	53.1%	54.8%	58.9%	59.2%	60.4%	60.7%	61.0%	61.6%
Maximum	0%	0%	0%	10.0%	50.0%	50.0%	50.0%	50.0%	90.0%	95.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: G.E.C., Inc.

